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PUBLIC DOCUMENTS

OF THE

STATE OF NORTH CAROLINA.

SESSION 1909.

VOL. III.

RALEIGH:
E. M. Uzzell & Co., State Printers and Binders.
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- 10. Annual Report of Insurance Commissioner, 1908.
 - 11. Report State School for Blind and Deaf, 1906-1908.
 - 12. Report of State Hospital, Raleigh, 1908.
 - 13. Biennial Report School for Deaf and Dumh, 1909.
 - 14. Report of State Hospital, Morganton, 1906-1908.
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 - 17. Bienuial Report of State Librarian, 1907-1908.
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 - 21. Biennial Report of Historical Commission, 1906-1908.
 - 28. Annual Report of Board of Public Charities, 1907.
 - 28. Annual Report of Board of Public Charities, 1908.



ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF NORTH CAROLINA,

FOR THE YEAR ENDING APRIL 1, 1908.

JAMES R. YOUNG, INSURANCE COMMISSIONER.



RALEIGH:
E. M. Uzzell & Co., State Printers and Binders.
1908.



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INSURANCE COMMISSIONER'S REPORT.

STATE OF NORTH CAROLINA, INSURANCE DEPARTMENT, RALEIGH, N. C., April 1, 1908.

To His Excellency, ROBERT B. GLENN,

Governor of North Carolina.

Dear Sir:—In accordance with the requirements of the General Insurance Law, I have the honor to submit to your Excellency the Annual Report of the Insurance Department for the fiscal year ending April 1, 1908.

DEPARTMENT.

During the past year the work of the department has increased and been developed in all the different branches. This the Commissioner has been enabled to do with the additional clerical force granted him by the last Legislature. But the work of the department is developing and increasing so rapidly that the Commissioner and his force are still taxed to the utmost, and additional room and clerical help would aid materially in increasing the efficiency of the department. During the past fiscal year, ending April 1, 1908, the Commissioner has collected and paid into the State Treasury the sum of \$224,680.58, besides the amount collected for the investigation of fires, \$5,303.21, and the amount collected and paid to the newspapers of the State for the publication of financial statements of the companies, \$2,185.50. The efficiency of the department would be very much increased if it occupied permanent quarters that were arranged for its business, instead of the present inadequate apartments.

COMPANIES ADMITTED.

The following companies and associations were admitted to do business in the State during the year:

LIFE (STOCK),

American National. Jefferson Standard.

Security Life Insurance Company of America.

LIFE (ASSESSMENT).

International Mutual. Mountain City Mutual. Mutual Registry Life.
Protective Mutual Life and Health.

FIRE.

Firemen's of Newark. First Russian, German Union Fire. Interstate Fire. Norfolk Fire. Seaboard Fire. Spring Garden Fire.

Walla Walla Fire.

Washington Fire.

MISCELLANEOUS.

Continental Casualty.
Philadelphia Casualty Company.

General Accident, Fire and Life Assurance Corporation, Ltd.

FRATERNAL ORDERS.

District Household of Ruth No. 10. Standard Fraternal Society.

Peoples Home and Charitable Assn. Snpreme Forest Woodmen Circle.

Union Fraternal Leagne.

STOPPED BUSINESS.

The following companies or associations either did not renew their lieense at the close of the year 1907 or ceased to do business in the State during the past year:

1111

Assnrance Company of America. Indemnity Fire.

FRATERNAL ORDERS.

American Gnild.

American Union Benefit.

COMPANIES LICENSED IN 1907.

The following companies were admitted to do business in the State under the General Insurance Law, where they had not been already admitted, and were lieensed for the year ending April 1, 1908:

LIFE COMPANIES.

Etna Life.
American National Life.
Connecticut Mutual.
Equitable Life Assurance.
Fidelity Mutual.
Germania Life.
Greensboro Life.
Home Life of New York.
Jefferson Standard Life.
Life of Virginia.
Manhattan Life.
Maryland.
Massachusetts Mutual Life.
Metropolitan Life.

Michigan Mutual.
Mutual Benefit of Newark.
Mutual Life of New York.
National Life of Vermont.
New York Life.
North State Mutual Life.
Northwestern Mutual.
Penn Mutual.
Phenn Mutual.
Phenix Mutual.
Prudentix Mutual.
Prudentix defensit.
Refiance Life.

Renance Life. Security Life and Annuity. Security Life Insurance Company of State Life of Indiana.

America. State Mutual Life.

Security Mutual Life. State Mutual of Massachusetts.

South Atlautic Life. Travelers.
Southeru Life. Union Ceutral.

Southern Life and Trust. Union Mutual Life of Maine.

Washington Life, New York.

ASSESSMENT LIFE COMPANIES.

Afro-American Mutual. Liberty Mutual Life and Health.

Americau Life and Beuefit. Mecklenburg Mutual Life.
Carolina Mutual Life. Mutual Registry Life.

Dixie Mutual Life. N. C. Burial Associatiou.

Durham Mutual Protective. N. C. Mutual and Provident.

Eastern Carolina Mutual. People's Mutual Benevolent.
Eastern Relief Association. Piedmont Mutual Life.

Industrial Life and Health. Toilers Mutual Life.

Workers Mutual Life and Health.

FIRE AND FIRE AND MARINE COMPANIES.

Ætna. Fidelity Fire.

Agricultural. Fire Association of Philadelphia.

Alliance Insurance Company. Firemen's Fund.

American Central, St. Louis. Firemen's of Newark.

American of Newark. First Russian.

Atlanta Home. Florida Home.

Atlantic Fire. Gaston County Farmers Mutual.

Atlas (Limited) Georgia Home.

Atlas (Limited). Georgia Home,
British America. German Alliance.
Cabarrus Mutual Fire. German Americau.
Caldwell County Farmers Mutual. Germania Fire.

Caledonian. German Union Fire.

Camden Fire. Glens Falls.

Caroliua. Globe and Rutgers Fire.

Citizens of Missouri.

Cologue Reinsurauce.

Hamburg-Bremen.

Continental Union.

Hantford Fire.

Cosmopolitan Fire. Home Insurance of Greensboro.

Davidson County Mutual Fire. Home of New York.
Delaware. Indianapolis Fire.

Dixie Fire, Insurance Co. of North America.

Dutchess Fire.

Eagle Fire.

Eagle Fire.

Luterstate Fire.

Jefferson Fire.

Keystone Mutual Fire.

Equitable of South Carolina. Liverpool and London and Globe.

Farmers Mutual Fire of Edgecombe

London and Lancashire.

London Assurance.

Farmers Mutual Fire of Edgecombe London Assurance.

County. Manton Mutual Fire.

Mecklenburg Farmers Mutual Fire. Michigan Commercial Fire.

Millers Mutual of Pennsylvania.

Milwankee Mechanics.

Moscow Fire.

Munich Reinsurance. National Fire.

National Union Fire. New Hampshire Fire.

New Jersey Fire.

New York Underwriters Agency.

Niagara Fire. Norfolk Fire.

North British and Mercantile.

North Carolina Fire. North Carolina Home. Northern Assurance. Northern Insurance.

North River. North State Fire.

Norwich Union. Orient.

Palatine of London.

Pamlico Insurance and Banking.

Pennsylvania Fire. Peter Cooper Fire.

Petersburg Savings and Insurance. Phenix of Brooklyn.

Philadelphia Underwriters. Phonix of Hartford

Phonix of London.

Piedmont. Providence-Wasnington.

Prussian National.

Queen of America.

Rochester German

Rossia.

Rowan Mutual Fire.

Royal Exchange Assurance.

Royal Insurance Company (Limited). Russian Reinsurance.

Saint Paul Fire and Marine.

Salamandra. Scottish Fire.

Scottish Union and National

Shawnee Fire. Skandia. Southern Fire.

Southern Insurance Company.

Southern Stock Fire. Southern Underwriters.

Springfield Fire and Marine. Spring Garden Fire.

Stuyvesant Fire. Sun Insurance Office. Sun of New Orleans.

Tentonia.

Underwriters Fire of Rocky Monnt. Underwriters of Greensboro. Union County Farmers Mutual.

United Firemen's. United Mutual Fire. United States Fire.

Virginia Fire and Marine. Virginia State. Walla Walla Fire. Washington Fire. Westchester Fire. Western Assurance.

Williamsburg City Fire.

ACCIDENT AND SURETY COMPANIES.

Ætna Indemnity. Ætna Life (Accident). American Bonding. American Credit-Indemnity of N. Y. American Surety of New York, American Trust Company.

Continental Casualty Company. Edgecombe Mutual Hail Insurance Co. Metropolitan Surety. Employers Indemnity of Philadelphia. National Surety.

Employers Liability. Federal Union Surety. Fidelity and Casualty.

Fidelity and Deposit of Maryland.

General Accident. Hartford Steam-boiler. Lloyds Plate-glass. Maryland Casualty. Metropolitan Casualty.

New York Plate-glass. Ocean Accident and Guarantee. Pennsylvania Casnalty. Philadelphia Casnalty. Preferred Aecident.

Standard Life and Accident.

Title Guaranty and Surety.

Travelers (Accident).

United States Casualty. United States Fidelity and Guaranty.

United States Health and Accident. United Surety.

Wachovia Loan and Trust.

FRATERNAL ORDERS.

A. C. L. Relief Department. Benevolent and Charitable Brothers.

Brothers and Sisters' Aid Society, Moore's Sanctnary.

Cape Fear Aid and Relief Association. Knights of the Loyal Guard. Charitable Brotherhood.

Colored Brotherhood Company,

Columbian Woodmen.

Eastern Star Benevolent Fund.

Endowment Rank, Knights of Pythias. Farmers Fraternal Life.

Funeral Benefit Association of U.S. Golden Rule Benevolent.

Good Samaritans Grand Lodge No. 10. Masonic Mutnal Relief. Grand Aerie Fraternal Order of

Eagles.

Grand Fountain United Order True Reformers.

Grand Fraternity.

Grand Lodge Independent Order True Reformers.

Grand United Order of the Sons and Daughters of Peace.

Imperial Mutnal Life and Health. Improved Order of Heptasophs.

Independent Order of Foresters. Independent Order Good Samaritans.

No. 1. Independent Order Good Samaritans and Danghters of Samaria.

Independent Order of J. R. Giddings and Jollifee Union.

Independent Order St. Luke.

I. O. O. F. (colored).

Jr. O. U. A. M.

Knights of Columbus.

Knights of Gideon Mutual Society.

Knights of Harmony. Knights of Honor.

Knights of the Maccabees of the World

Knights of Pythias of North America, South America, Enrope, Asia, Af-

rica and Anstralia.

Knights of Pythias (colored).

Ladies of the Maccabees of the World. Lincoln Benefit Society.

Living Stream E. Brotherhood. Masonic Benefit Fund (colored).

Modern Brotherhood of America.

Mutual Life and Indemnity.

Negro Christian Brotherhood.

Order United Commercial Travelers. People's Home and Charitable Asso-

ciation.

Raleigh Union Society.

Reformed Junior Knights of Gideon Mutual Aid Society.

Ridgely Protective.

Royal Arcanum.

Royal Benefit Society.

Royal Knights of King David.

Sons and Daughters of Refuge. Sovereign Camp Woodmen of the

World.

Standard Fraternal Society.

Supreme Forest Woodmen Circle. Supreme Ruling Fraternal Mystie

Circle.

United Church Benevolent Society.

United Order J. R. Giddings and Jol-

lifee Union

Winston Industrial Association.

LIVE STOCK COMPANIES.

Southern Live Stock.

NONRESIDENT BROKERS.

Cornwall, H. C., & Co. Edwards, C. C. Erwin, Eva G. Hardwicke, W. W. Harrisou, W. B. Hattuck, George. Hollister, Thompson. Huntsman, J. F., Jr. James, Fred. S., & Co. Johnson, E. B., & Co.

Lecky & Ruffin.
Lowndes, C. T., & Co.
Morton, J. E.
Mosenthal, H., & Son.
Pate & Robb.
Scott, Graham.
Talley, Williamson & Co.
Walker, H. H.
Wofford & Bros.
Wortham & Hatke.

CHARTERS.

Under our law the State is saved much expense, as the time of the Legislature is not taken up in passing upon charters for insurance companies and associations, but charters, when approved by the Insurance Commissioner, can be issued by the Secretary of State. During the year the Commissioner has examined and approved and certified to the Honorable Secretary of State articles of incorporation for the following companies and associations:

LIFE

Jefferson Standard, Peoples Mutual Life. Southern Fidelity Life. Sun Mutual Life.

MUTUAL ASSESSMENT ASSOCIATIONS,

Durham Mutual Medical Aid. International Mutual. Mountaiu City Mutual. Mutual Registry.

Protective Mutual Life and Health.

FRATERNAL ORDERS.

Christian Brotherhood Society.
District Household of Ruth No. 10.
Grand United Order of St. Luke.
Mutual Brotherhood of Colored Locomotive Firemen and Trainmen.

Home Mutual Life Ius, Association. Peoples Home and Charitable Assn, Pink Hill Fraternal Insurance Union. Sons and Daughters of Ziou. Standard Fraternal Society, Inc.

VIOLATIONS.

The Commissioner is required to see that all insurance laws are enforced, and especially to look into and follow up all violations of these laws, by not only insurance companies and associations, but by citizens of the State. Under the law no insurance company, association or order can do business in this State without being licensed by

the Commissioner, and then only through agents who have already been licensed by the Commissioner. This calls for active work from time to time, and, while the demands along this line have been very great, yet it is gratifying to know that much has been accomplished in obtaining correct practices from companies and their agents doing business in the State, as well as in keeping out of the State such companies and associations as are not worthy of the patronage of our citizens. The Commissioner has endeavored to so exercise this supervision which he is required to take over companies doing business in the State as to make it of great service to the citizens of the State, and they are realizing more and more the value of this supervision to them and are aiding the Commissioner by making to him complaints of all unjust treatment or impositions that are attempted to be practiced upon them.

In no part of the work of the department has the Commissioner met with more success than in carrying out the duty imposed upon him by law in having all suspicious fires investigated. There come regularly to the department reports of all fires in the State, not only from insurance companies, but from the sheriff of each county and the proper officers of the cities and towns of the State. These reports enable the Commissioner not only to keep a record and compile statisties of all fires in the State, but to keep in close touch with those supposed to be of incendiary origin, so that he can have the circumstances carefully looked into. Whenever the Commissioner finds that the circumstances justify a prosecution, he has the same brought and cooperates with the courts in getting the necessary evidence. In a large number of cases where the circumstances are such as to call for a full investigation the evidence is not sufficient to warrant a conviction or prosecution; but in these cases the work is not lost, as frequently a thorough investigation accomplishes as much in a community in the way of prevention of fires as a conviction. The Commissioner has in his employ Capt. W. A. Scott, whose time is taken up in the investigation of fires in the State and in looking after the enforcement of the building and inspection laws, and the Commissioner desires to bear witness to the prompt and efficient manner in which he discharges these delieate duties

ERECTION AND INSPECTION OF BUILDINGS.

There is perhaps no law upon our statute books that will eventually do more for the good of the State and the protection of the property of her citizens than the building and inspection law. Under this law buildings are required to be erected in a proper manner, so they will not only be safe themselves from fire, but not be a menace to the surrounding property. Every incorporated eity and town is required to have a chief of fire department and to see that the buildings therein are regularly inspected. Much good has been accomplished by the enforcement of this law, and the best proof of its value is that it is most highly prized in those cities where it is most rigidly enforced. No progressive city or town in the State can afford to disregard its requirements and allow its citizens to erect buildings regardless of their safety. The enforcement of this law now gives a reduction in the rates of all cities and towns complying with its provisions, and in the end will very much lessen the fire waste in the State and further reduce the cost of insurance.

INSPECTION AND INSURANCE OF STATE PROPERTY.

Under the law it is made the duty of the Insurance Commissioner to inspect, at least once each year, the different State institutions, and to make such recommendations as seem proper to him to protect the State property and the inmates. This duty the Commissioner has endeavored to perform, and begs to express his appreciation, not only of the courtesy extended to him by those having charge of these institutions, but of their willingness to carry out the suggestions made by him. It is also the duty of the Commissioner to place insurance upon all State property, and for this he is allowed to use not exceeding \$10,000 annually. During last year he has provided protection of \$2,000,000 against fire for State property, at a cost of \$9,959.53 during the fiscal year ending November 30, 1907. Because of the erection of new buildings at the different State institutions, as well as the additions to the buildings already erected, the Commissioner finds it is impossible for him, with the amount of appropriation for this purpose, to provide such protection as in his judgment should be given to the State against the loss or damage of its property by fire.

HOME COMPANIES.

The organization and rapid growth of a proper class of insurance companies organized in the State are especially to be noted. Prior to the formation of the department there were practically no insurance companies whose home offices were located in the State, and the entire output for insurance protection in the State was paid to foreign companies and the profits carried beyond the limits of the State. For last year stock fire companies in the State reported as received in gross premiums \$2,396,546.61 for \$151,943,406.38 in risks written. The home legal reserve life companies reported as in force \$24,483,655, and as written during the year \$11,667,668, for which they received in premiums \$743,436.43, as against \$549,216.35 in 1906 and \$318,641.06 in 1905 and \$177,561.21 in 1904. These figures speak for themselves, and show that these companies are not only providing safe insurance for the protection of our citizens, but are keeping the money at home to be invested in State enterprises.

STATEMENTS AND TABLES.

Under our law every insurance company, association or order is required to file with the Insurance Commissioner as of December 31st a full and correct statement of the business for the year, and give such data as is necessary to show its financial condition. It is the duty of the Insurance Commissioner to examine these statements, to make abstracts for publication in some newspaper in the State, and to file with the Clerk of the Superior Court of each county copies of these abstracts for the information of the people. The statements published in this report are those filed by the officers of the companies for the past year, ending December 31, 1907. An examination of the statistical tables, as well as the individual reports, will give much information as to the financial condition of the companies under this department. It will be a pleasure for the Commissioner at any time to give, upon application by the citizens of the State, such information as to the character and standing of insurance companies as may be desired by them.

FINANCIAL.

The license taxes and fees required of companies, associations and orders doing business in the State are payable to the Insurance Com-

missioner. During the past year there has been an increase in the amount, and the Commissioner reports as collected and paid to the Honorable State Treasurer during the year:

For taxes on gross receipts	\$165,892.45
For licenses from companies	39,622.13
For fees and licenses for subagents	19,166.00
Total paid Treasurer	\$224,680.58
For publication of annual statements in newspapers\$2,266.50	
For investigation of fires	
· ·	7,569.71
Total	2020 050 00

In conclusion, the Commissioner desires to extend his thanks to the Solicitors, Sheriffs and other officers in the State, who have not only extended to him many courtesies, but aided him materially in the discharge of the various duties of the office.

The Commissioner also desires to especially express his appreciation of and obligations to his associates in the department—Chief Clerk, D. H. Milton; Stenographer and Clerk, Miss Ida Montgomery; Bookkeeper, Miss Mary Marsh; Lieense Clerk, Mr. A. H. Yerby, and Deputy Commissioner and Actuary, Mr. A. H. Mowbray, all of whom have been conscientious and efficient in the discharge of their duties.

Respectfully submitted,

Insurance Commissioner,

STATISTICAL TABLES

RELATING TO FIRE AND MARINE INSURANCE COMPANIES.

TABLE No. I-ASSETS.

SHOWING THE ASSETS OF FIRE, MARINE AND INLAND INSURANCE COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR YEAR ENDING DEC. 31, 1907.

	Total Assets.	2,940.81	1,164,177.89	25.00 86,001.15 1.540.00	82,405.79 266,805.76 507,902.14 207,611.82	202, 552, 92 64, 724, 87 315, 572, 35 200, 861, 91		3,635,811.03	
	Miscella- neous.	\$ 727.05	7,951.87	400.59	11,378.52 172.30 4,847.76	97.51 75.00 101,060.84 1,472.18	2, 611.56 37, 963.35	168, 764.36	
	Unpaid Premiums and Agents' Balances.	\$ 12,702.80	135,685.	4,770.04	6. 102. 74 27, 000. 57 56, 867. 81 5, 674. 60		1,230.17 5,449.61	318,029.66	
	Cash in Office and Banks.	60	797.54 124,848,39 295.15	9,498.85	15, 463.61 26, 390.89 66, 965.89		169.52 3,929.89 8,400.85 444.75	413, 392. 23	
MPANIES.	Bonds and Stocks.	\$ 89,012.70	600, 192.36	39, 616. 67	10,000.00 213,242.00 178,303.95	5,000.00 84,916.81 114,549.33	66,900.15	1,428,733.97	STATES.
NORTH CAROLINA COMPANIES.	Loans on Collaterals.	\$ 39,000.00	6		10, 460. 92	13, 370, 00	2,300.00	251, 246.15	COMPANIES OF OTHER STATES.
NORTH CA	Mortgage Loans on Real Estate.	\$ 28,000.00 \$		31,715.00	29,000.00		68, 204. 48 32, 075, 00	858, 707, 42	COMPANIE
	Value of Real Estate.	18 500 00	100,000.00		3.437.24	75, 900, 00		196, 937. 24	
	Name of Company.	Atlantic Fire Insurance Co.————————————————————————————————————	Davidson County Mutual Fire Dixie Fire Insurance Co. Farmers Mutual Fire	Farmers Mutual Fire of Edgecombe County* Gaston County Farmers Mutual Home Insurance Company of Greensboro Mecklenburg Farmers Mutual Fire	North Carolina Fire North Carolina Home North State Fire Pantico Insurance and Banking	Piedmont Fire. Rowan Mutual Fire Scottish Fire Southern Stock Fire Southern Underwriters	United Mutual Fire Underwriters Fire (Rocky Mount) Underwriters of Greenshoro Union County Fármers Mutual	Total	

14, 884, 569, 43 2, 717, 477, 10 7, 230, 738, 17 5, 108, 025, 61

61, 322, 79 38, 125, 89 385, 228, 80

1, 020, 208. 21 249, 054. 62 390, 677. 35 456, 014. 09 -

1,198,117.65 239,317.15 451,451.27 208,376.52

12, 129, 320, 78 1, 055, 999, 34 4, 343, 355, 00 3, 680, 635, 00

461,810,42

621, 942. 68 1, 183, 855, 75

475,000.00 51,227.00 476,170.00

Ætna Insurance Co......AgriculturalAmerican (Newark)American Central (St. Louis) .

(ii)

1,255,149,00 1,442,189,04 1,442,189,04 1,442,189,04 1,442,189,04 1,177,189,04 1,	1, 177, 118, 99 11, 177, 118, 99 11, 171, 118, 90 11, 171, 181, 90 12, 171, 181, 90 13, 171, 181, 90 14, 50, 90 14, 50, 90 15, 171, 181, 90 15, 171, 90 15, 1
4443890000000000000000000000000000000000	13, 079-33 2, 284-19 10, 0845-25 11, 0.0845-25 11, 0.0845-25 12, 187-38 12, 187-38 14, 187-38 10, 188-38 10, 188-38
88. 88. 88. 88. 88. 88. 88. 88. 88. 88.	183,492,90 1. 282,293 1. 282,293 1. 282,293 1. 282,293 2.77,733 2.
8. 85, 89, 89, 89, 89, 89, 89, 89, 89, 89, 89	113, 560, 120, 120, 120, 120, 120, 120, 120, 12
10.01.90.48 144.75.60 154.47.60 15.47.6	381, 728, 728, 728, 728, 728, 728, 728, 738, 738, 738, 738, 738, 738, 738, 73
60, 846, 25 45, 000, 00 60, 000, 00 60, 000, 00 11, 000, 00 122, 600, 00 137, 100, 00 13, 500, 00 11, 000, 00 11, 000, 00 11, 000, 00 101, 000, 00 101, 000, 00	35, 000, 00 7, 470, 00 75, 000, 00 23, 000, 00 1, 001, 00 65, 500, 00 65, 500, 00
100 100 100 100 100 100 100 100 100 100	
45, 600.00 1, 009.000.00 190, 000.00 11, 009.00 11, 000.00 11, 000.00 11, 000.00 12, 000.00 12, 000.00 12, 000.00 12, 000.00 12, 000.00 12, 000.00 12, 000.00 12, 000.00 12, 000.00 12, 000.00 12, 000.00 13, 000.00 14, 000.00 15, 000.00 16, 000.00 17, 000.00 17, 000.00 18, 000	65, 000, 00 18, 100, 00 18, 310, 00 18, 310, 00 18, 300, 00 17, 686, 38 18, 600, 00 18, 60
Aliance Innurance Co- Candon Price Candon Pro- Continent Innurance Co. Continental Insurance Co. Continental Insurance Co. Continental Insurance Co. Duckeas Bayes and Co. Duckeas Free Equitable Free (South Carolina) Equitable Free Sauth Carolina) Equitable Free and Martine Equitable Free and Martine Fidelity Fire Insurance Co. Fidelity Fire Insurance Co. Coordin Mone Free German Allians Free German	Keystone Mutual Firet Maknon Mutual Firet Millerson Fire Millerson Fire Millerson Firet Millerson Mutual Firet Millerson Firet Millerson Firet Millerson Millerson Mordel Firet Insurance Co. Mational Union Firet Mordel Firet Insurance Co. Peter Cooper Firet Peter Millerson Firet Millerson

TABLE No. I-ASSETS.

SHOWING THE ASSETS OF FIRE, MARINE AND INLAND INSURANCE COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR YEAR ENDING DEC. 31, 1907.

NORTH CAROLINA COMPANIES-CONTINUED.

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23, 974, 16	19, 697, 89	170,070,111 5,990,00 1,042,402,7,767,391,07 93,103,31 6,744,997,0.	7,046.80	93, 638, 75	81, 559, 25 65, 214, 81
		377,280.07 767.3	1	-	353, 592, 21 402, 315, 46 386, 092, 44
1,503,650.00	1,324,034,48	966,136,00			2,057,829.92
		23,000.00	1	1	
83,878.81	525,000.00	888,000.00		1,856,337.28 3,381,450.00	350,000.00
		Cologne Re-insurance Commercial Union	First Russian Hamburg-Bremen	ope	

		2, 206, 733, 02 2, 206, 733, 02 843, 760, 68 2, 009, 910, 51 4, 663, 344, 26		93, 985, 732, 72
		138, 735-68 112, 781-86 7, 966.65 21, 048.61 64, 056, 75		1,086,537.91
1		1,106,463.82 204,598.56 176,127.22 897,231.88	1	8,984,501.98
83, 569, 02 482, 062, 34 382, 723, 32	240,851,22 240,897,43 246,854,12 210,965,38	120, 100, 11 670, 334, 50 195, 992, 55 142, 395, 98 420, 644, 68 177, 437, 54	286, 050, 36 387, 629, 22 333, 666, 49	7,639,810.32
1,331,895.00 3,297,760.00 5,697,774,32	2, 002, 240, 62 2, 463, 630, 00 2, 449, 909, 75 1, 184, 237, 00	5, 802, 489, 50 1, 687, 380, 45 1, 693, 337, 50 1, 392, 090, 00 3, 476, 571, 25	2,648,403.10 1,782,172.72	63, 512, 472, 11 7, 639, 810, 32 8, 984, 501, 98 1, 086, 537, 91
	400,000.00			448,000,00
	40,000.00	697, 700.00	50,000.00	7,756,897.90 4,607,512.50
175.000.00		3,478,359.18	290,637,79	7,756,897.90
Moscow Fire	Norwich Union Balatine Invariance Co. (London) Phoenix Assurance Physian National	Royal Insurance Co (Limited) Royal Ecchange Assurance Russian Re-insurance Safarmandra nurance Societa Union and National	San Insurance Office Union Assurance Society† Western Assurance	

RECAPITULATION.

Home Companies Companies of other States Foreign Companies	13, 824, 063. 18 7, 756, 897. 90	858, 707, 42 19, 055, 189, 65 4, 607, 512, 50	251, 246, 15 3, 951, 259, 05 448, 000, 00	196.921, 24 88.407, 2 271.946, 15 14.92, 723, 97 413, 389, 29 313, 0096, 69 168, 764.59 8, 865, 511.1, 10.1,	413, 392, 23 18, 667, 289, 90 7, 639, 810, 32	318, 029.66 25, 178, 336.55 8, 934, 501. 98	168,764.36 4,473,600.09 1,086,537.91	3, 635, 811. 262, 282, 656. 93, 985, 732.
Grand total	21,777,898.32	24, 521, 409, 57	4,650,505.20	21,777,898,82 24,821,409,57 4,650,505,20 242,074,123,95 26,720,492,45 38,480,898,19 5,728,902,36 359,904,200,0	26, 720, 492, 45	84, 430, 868.19	5,728,902.36	359, 904, 200.

0. 129.3

*Local-no statement filed. †Withdrawn from State-no statement filed.

TABLE No. II-LIABILITIES.

SHOWING THE LIABILITIES OF FIRE, MARINE AND INLAND COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR YEAR ENDING DEC, 31, 1907.

NORTH CAROLINA COMPANIES,

A STATE OF THE PROPERTY OF THE								
Name of Company.	Unpaid Losses.	Unearned Premiums.	All Other Claims.	Total.	Capital.	Net Surplus.	Total Liabilities.	
Atlantic Fire Insurance Co,	\$ 1,995.00	\$ 50,737.78	\$ 54.40	\$ 52,787.18	\$ 125,000.00	\$ 27,511.48	\$ 205, 298, 66	
Caldwell County Farmers Mutual* Carolina Insurance Co Davidach County Mutual Riva	1,350.00	25,000.54	8,050.60	34, 401, 14	50,000.00	22,164.15	106,565.29	
Davisson Orang Angran File Farmers Mutual Fire	68,342.54	421,206.10	12, 497.18	502,045.82	500,000.00	162, 132.07	1,164,177.89	
Farmers Mutual Fire of Edgecombe County"								
Home Insurance Company of Greensboro	30.00	29,384.62	3,000.00	32, 414.62	50,000.00	3, 586. 53	86,001.15	
North Carolina Fire	8, 628.98	23,076.16		31,705,14			91,705.14	
North Carolina Home	2, 594.33	71,745.29		74, 339-62				
North State Fire Pamlico Insurance and Banking	24, 728. 91		196 001 62	196, 014. 76				
Piedmont Fire	8,317.66	72, 539, 50	-	80, 857, 16	50,000,00	71,695.76	202, 552, 92	
Rowan Mutual Fire Scottish Fire	5.00	19, 486, 19		19 491 19		-	64 794 87	
Southern Stock Fire	1.988.00	82, 518, 99	7,000.00	91, 506, 99	200,000.00	24,065.36	315, 572, 35	
Southern Underwriters	4, 207.37	94,685.67		98, 893, 04			200,861.91	
Underwriters Fire (Rocky Mount)		7,805.06		7,805.06			75, 976, 10	
Underwriters of Greensboro Union County Farmers Mutual	153,00	36, 851, 55	2,250:00	39, 254, 55	75,000.00	28, 834, 41	143, 088. 96,	
Total	122, 5 0 . 79	1, 117, 303. 71	162, 944. 01	1, 402, 758.51	1,672,360.00	563.725.95	3, 638, 844.46	
	COM	PANIES OF O	COMPANIES OF OTHER STATES.				-	

14, 884, 569, 43 2, 717, 477, 10 7, 230, 738, 17 5, 108, 025, 61 1, 255, 149, 02 442, 182, 74 1, 727, 899, 60

3, 754, 605, 88 511, 617, 30 1, 601, 614, 79 830, 877, 10 165, 444, 04 134, 918, 64 254, 198, 74

7, 129, 963, 55 1, 705, 859, 80 4, 879, 123, 38 2, 277, 148, 51 589, 704, 98 107, 264, 10

85,347,39 152,754,03 69,113.09 7,729.96 7,180.00 26,057,48

6, 114, 632.06 1, 575, 438, 45 4, 307, 850.75 2, 035, 936, 55 485, 812.02 91, 092.10 937, 723.38

572, 685, 68 95, 073, 96 418, 518, 60 172, 098, 87 95, 163, 00 8, 992, 00 109, 925, 00

Ætua Insurance Co.
Agricultural
American (Newark)
American Central (St. Louis).
Alliance Insurance Co.
Atlanta Hone
Canden Fire

1, 77, 78, 78, 78, 78, 78, 78, 78, 78, 78	171, 130, 66 1, 0, 173, 130, 68 1, 0, 173, 130, 68 1, 500, 495, 28 1, 500, 495, 29 1, 600, 495, 29 2, 21, 184, 29 2, 21, 21, 21, 22 2, 21, 21, 21, 21, 21, 21, 21, 21, 21, 2
1, 146, 581, 582, 583, 584, 584, 584, 584, 584, 584, 584, 584	78. 575. 4 110. 382. 80 110. 382. 80 110. 382. 80 11. 382. 578. 14 13. 282. 578. 14 14. 15. 283. 578. 14 14. 15. 283. 578. 14 14. 15. 283. 54 14. 15. 283. 54 14. 15. 283. 54 14. 16. 16. 283. 54 14. 16. 16. 283. 54 17. 18. 385. 54 18. 385.
1,000,000,000,000,000,000,000,000,000,0	500,000,000,000,000,000,000,000,000,000
408 500 98 612 21 1265 500 17	2. 774. 688. 689. 689. 689. 689. 689. 689. 689
102,505,505,505,505,505,505,505,505,505,5	154, 661, 86 4, 908, 40 125, 594, 33 65, 00 4, 720, 78 18, 180, 68 19, 180, 40 11, 912, 673, 74 11, 912, 673, 74 11, 912, 673, 74 11, 912, 673, 74 18, 005, 86 18,
2 080 277 188 287 188 287 188 287 188 287 287 287 287 287 287 287 287 287 2	70 704.66 54.488.05 1.72.88.77 1.72.88.29 14.38.29 14.38.29 14.38.29 14.38.29 14.38.29 14.38.29 14.38.29 14.38.29 14.38.29 14.38.29 18.38.20 18.38.
7, 10 MS (200 MS) (20	21.864.60 29.87.87.87.89 29.87.89 39.87.89
Cofficients Insurance Co. (St. Louis) Confinential I Figurance Co. Distance I Figurance Co. Distance Fire Equitable Fire South Carolinu) Equitable Fire South Carolinu) Equitable Fire South Carolinu) Equitable Fire South Carolinu) Equitable Fire and Marine Equitable Fire I Fire Annowe Co. Fire Association of Philadelphia Fireman, 3 of Newark Fireman, 3 of Newark Fireman, 3 of Newark Fireman, 3 of Newark Fordial Home Germania Fire Germania Fire Germania Fire Germania Fire Germania Fire Germania Fire Hardorf Fire I Marover Fi	Markow Manual Fret Mivarattee Mechanics Michigan Marial Fret Michigan Commercial Automial Fret Insurance Co. Now Hampshire Fire Now Hampshire Fire Now Hampshire Fire Now Hampshire Fire Northern Insurance Co. Northonis Union Fret Northern Insurance Co. Fleter Chantaffee Co. Fleter Statement Co. Fleter Chantaffee Fleter Insurance Co. Fleter Chantaffee Gueen Insurance Co. Statt Faul Fire and Marine Shaware Fire Shaware Fire and Marine

TABLE No. II-LIABILITIES.

SHDWING THE LIABILITIES OF FIRE, MARINE AND INLAND COMPANIES (LICENSED TO DD BUSINESS IN THIS STATE) FDR YEAR ENDING DEC. 31, 1907.

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Name of Company.	Unpaid Losses.	Unearned Premiums.	All Other Claims.	Total.	Cash Capital.	Net Surplus.	Total Liabilities.
Springfield Fire and Marine Souther Green Fire Souther insurance Co (New Orleans) Sulturn insurance Co, (New Orleans) Sun insurance Co, (New Orleans)	\$ 341,054.66 216,027.38 16,701.61 105,558.00 39,884.00	\$ 3,901,906.40 1,145,524.39 153,780.90 485,814.81 382,853.12	\$ 51,239.42 322,944.46 842.37 8,965.06 4,804.57	\$ 4,294,200.48 \$ 1,684,496,23	\$ 2,000,000,00 400,00 200,00 200,00 200,00 00 200,0	\$ 910,758.82 146,324.00 109,184.17 92,974.32 164,266,82	\$ 7,204,958.80 2,230,820.23 480,509.05 893,312.19 1,091,808.51
Stuyvesant Fire Teutonia Instrance Co. United Firemen 8.	70, 583, 85 48, 274, 00 45, 178, 12		6,209.	315, 290, 10 524, 584, 51 1, 506, 957, 08		64, 166, 36 125, 705, 94 88, 462, 12	
United States Fire Virginia Fire and Marine Virginia State	25, 088, 76 62, 311, 80 87, 363, 99		1,766.66	221, 664, 42 659, 153, 82*		28, 351, 71 384, 661, 53	
Walia Walla Fire Washington Fire	8,269.92 374.56		34,015.	133, 153, 57		143, 484, 54	
Williamsburg City	163, 287. 89	1,260,278.25	17,365.	1,440,931.94		455, 686, 18	
Total.	13, 135, 624.53	128, 232, 748, 63		12,279,443.56 153,647,816.72	48, 302, 790, 00	60, 332, 049.57	262, 282, 656, 29

COMPANIES OF FOREIGN COUNTRIES.

302, 675, 57 245, 664, 22 245, 664, 22 245, 664, 22 366, 504, 18 366, 504, 18 366, 504, 23 4, 121, 315, 47 659, 034, 81 540, 689, 43 2, 478, 689, 43	843, 092, 18 683, 151, 42
1300, 000, 00 200, 000, 00 200, 000, 00 200, 000, 0	
1.418, 547, 56 1.309, 688, 47 1.309, 688, 47 1.309, 688, 47 1.309, 481, 485 4, 588, 142, 85 4, 588, 142, 85 4, 588, 147 1, 545, 645, 16 1, 1036, 495, 98 1, 11, 22 1, 1036, 495, 99 1, 134, 121, 22 1, 134, 123, 139 1, 134, 134, 134 1, 134	2, 020, 666, 86
28, 244 68 12, 423 59 27, 088.96 13, 153.46 19, 585.78 19, 588.47 19, 588.47	26, 121, 55
1.292.460.32 965.516.88 11.184.868.92 278.271.194.868.92 1.184.868.92 278.271.194.455.95 2.132.645.46 885.295.41 2.132.645.46 2.132.645.46 2.132.645.46 2.132.645.46 2.132.645.46 2.132.645.46 2.132.645.46 2.132.645.46 2.132.645.46 2.132.645.46 2.132.645.46 2.132.645.46 2.132.645.46 2.132.645.46 2.132.11	1,901,911.21
99 882.55 1116.623.00 1116.623.00 1116.722.00 22.000.00 750.632.00 178.155.73	168,384.00
Atlas Assurance (Limited) Britis Aurance (Limited) Britis America Assurance Cologne Reniarance Co. Cologne Reniarance First Kussian First Kussian First Kussian Liverpool and London and Globe London Assurance London and Lancashire Munch Beris surance Norther Assurance	Phoenix Assurance

2,021,223,13 1,545,126,26 1,042,427,36 6,74,497,03 889,491,87 1,047,497,68 889,491,87 1,047,497,68 2,047,497,49 2,047,49 2,047,

28,551,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,55 28,51,58,58 28,51,58 28,58 28,51,58 28,51,58 28,51,58 28,51,58 28,51,58 28,51,58 28,51,58	31,	122	1 1	23 46	47
1, 569, 446. 19 2, 736, 235. 46 11, 884, 082, 68 2, 200, 910, 51 4, 663, 344, 26 1, 187, 466, 34 3, 790, 767, 24	2, 313, 222, 31	93, 985, 732, 72		3, 638, 844. 46 262, 282, 656, 29 93, 985, 732, 72	359, 907, 233, 47
396, 477. 54 122, 986. 86 3,178, 679. 03 726, 642. 99 318, 486. 05 114, 874. 89 2, 147, 883. 93 879, 221. 10	332, 465, 14	22, 948, 173, 02		563, 725, 95 60, 332, 049, 57 22, 948, 173, 02	83, 843, 948, 54
205, 000. 00 200, 000. 00 200, 000. 00 200, 000. 00 200, 000. 00 200, 000. 00 200, 000. 00	207,000.00	6, 112, 000. 00		1, 672, 360, 00 48, 302, 790, 00 6, 112, 000, 00	56,087,150.00
99 997, 988, 66 113 8, 490, 503, 66 11, 274, 110, 08 69 12, 22, 03 23 1, 655, 03, 65 23 2, 315, 659, 09 249, 652, 91 2711, 546, 14	1,773,757.17	64, 925, 559, 70		1, 402, 758, 51 153, 647, 816, 72 64, 925, 559, 70	219, 976, 134, 93
1, 607, 517, 387, 1, 899, 13, 218, 8, 347, 180, 909, 63, 395,	20, 978. 58	2,756,756.50	ATION.	162, 944.01 12, 279, 443, 56 2, 756, 756, 50	15, 199, 144, 07
883.114.63 1,875.888.60 1,875.888.60 1,158.679.39 1,158.679.39 1,299.711.41 1,941.239.16 726.668.47	1,497,439.09	53,875,382,71	RECAPITULATION	1,117,303.71 128,232,748.63 53,875,382.71	183, 225, 435, 05
83. 246. 03 536, 360, 00 155, 383, 23 113, 531, 00 22, 600, 00 132, 600, 00 133, 510, 40 122, 964, 44	255, 339, 50	8, 293, 420, 49		122, 510. 79 13, 135, 624. 53 8, 293, 420. 49	21, 551, 555, 81
Prussian National Rossia Rossia Rossia Rossia Rossi Brathance Company (Limited) Rossi Brathance Assurance Rossia Rochance Assurance Rossia Rochance Assurance Southful Union and National Sind Insurance Officers	Western Assurance	Total		Home Companies Companies of other States Foreign Companies	Grand total

	000 000	2000 2000		000			
Home Companies Companies of other States Foreign Companies	13, 135, 624, 53 8, 293, 420, 49	13, 135, 624, 53 8, 293, 420, 49 53, 875, 382, 71	12, 279, 443, 56 2, 756, 756, 50	1, 402, 758, 51 153, 647, 816, 72 64, 925, 559, 70	162, 294, 01 1, 402, 738, 51 1, 272, 360, 00 553, 725, 95 3, 633 12, 279, 443. 56 153, 267, 386, 772 48, 392, 796, 00 632, 049, 57 282, 282, 22, 756, 756, 50 64, 925, 559, 70 6, 112, 000, 00 22, 948, 173, 02 93, 983	563, 725, 95 60, 332, 049, 57 22, 948, 173, 02	262,288 93,981
Grand total	21, 551, 555, 81	21,551,555,81 183,225,485,05 15,199,144.07 219,976,134,98 66,087,150,00 83,848,948.54 359,90	15, 199, 144, 07	219, 976, 134, 93	56,087,150.00	83, 843, 948, 54	859,90

‡Statutory deposit. *Local-no statement filed, †Withdrawn from State-no statement filed.

TABLE No. III-INCOME.

SHOWING THE INCOME OF FIRE, MARINE AND INLAND COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR YEAR ENDING DEC. 31, 1907.

NORTH CAROLINA COMPANIES.

Name of Company.	Fire Premiums.	Marine and Inland Premiums.	Interest, Dividends and Rents.	From Other Sources.	Total Income.	Excess of Income Over Disbursements.	Excess of Expenditures Over Income.
Atlantic Fire Insurance Co. Cabarram Mutual Fire Cabberlian Insurance Co. Datolina Insurance Co. Datolina Insurance Co. Datolina Insurance Co. Datolina Insurance Co. Present Insurance Co. Present Insurance Co. Present Mutual Fire Gaston County Farmers Mutual Fire Hone Insurance Company of Greenshoro Mestichanty Farmers Mutual Fire Morth Caulina Fire Presentor State Fire Co. Presentor State Fire Co. Presentor State Fire Co. Presentor Fire Presentor Fire Presentor Fire Southals Fire Southals Fire Southals Fire Co. Dideovrites of Greenshoro Underwriters Fire (Rocky Moutt) Underwriters Fire (Rocky Moutt) Underwriters Fire (Rocky Moutt)	78, 356, 19 1, 556, 87 2, 52, 52, 53 1, 557, 09 2, 53, 52, 53 1, 557, 09 2, 53, 53 2, 53, 53 2,	oo.	8 8 275.77 5 5913.77 3 118.27 7 1883.99 7 1883.99 13 182.60 13 182.60 14 1841.81 15 1841.82 16 1841.83 17 1841.83 18 187.60 19 1841.83 10	8 1.205.91 1.127.56 692.32 1.186.53	8, 837. 82 2, 654. 43. 82 2, 654. 43. 82 2, 654. 43. 82 2, 654. 43. 83. 83. 83. 83. 83. 83. 83. 83. 83. 8	8 33,790,19 30,192,192,193,194,195,194,195,194,195,194,195,195,194,194,194,194,194,194,194,194,194,194	8. AT 77.73 8. AT 77.73 88. 88. 88.
Total	1,732,483,78		170,475.77	5, 979. 02	1,908,938,57	562, 589, 10	3,452.57
	COM	PANIES OF C	COMPANIES OF OTHER STATES	***			

467, 442.33 336, 641.77 456, 083.69 441, 869.20 246, 177.65 73, 982.34

7,817,641,73 1,618,896,59 4,523,488,17 2,718,225,60 816,510,55 167,789,39

80,130,09 2,939,51 305,865,00 710,98 5,898,31 3,543,13

611,128.00 111,453.56 207,711.48 350,019.67 41,529.84 17,900.03

6, 703, 632, 63 1, 504, 503, 52 4, 009, 911, 69 2, 367, 494, 95 620, 673, 61 146, 346, 23

Agrina Insurance Co.
Agricultural
American (Wowark)
American Central (St. Louis)
Alliance insurance Co.

422, 751, 01

75 55 55 55 55 55 55 55 55 55 55 55 55 5	68 589 049 06 773 775 775 77 775 775 775 77 775 775 775 7
1,985,978,878,878,878,878,878,878,878,878,878	3.383.572. 27.962. 583.428. 1.639.428. 1.462.385. 1.462.385. 3.441. 24.95.714. 4.429.738. 4.103.609.
106.28 4.63.37 4.63.37 100.28 100.	255.80 2.209.34 2.209.34 11.310.97 202.122.39 113.89.94 129.484.37 7.054.79 10.013.17
8, 8, 9, 8, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9,	177, 958, 66 4, 481, 67 190, 682, 69 110, 171, 68 111, 171, 67 11, 180, 79 20, 33, 83 36, 33, 89 36, 33, 89 36, 33, 89 36, 33, 89 36, 33, 89 36, 33, 89 36, 33, 89 37, 76, 76 19, 407, 16
6.5 (1.5 (1.5 (1.5 (1.5 (1.5 (1.5 (1.5 (1	0.55 68 0.51 88 0.52 88 0.52 98 0.52 98 0.53 88 0.54 88 0.55 88 0.5
1,179,68,88,89,89,89,17,18,20,17,18,20,17,18,20,17,18,20,17,18,20,17,18,20,17,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,18,20,20,20,20,20,20,20,20,20,20,20,20,20,	8, 157, 714, 58 29, 253, 58 1, 588, 404, 91 1, 588, 488, 27 1, 104, 888, 28 1, 104, 104, 88 1, 104, 104, 104, 88 1, 104, 104, 104, 104, 104, 104, 104, 10
Camben Free Co. (St. Louis) Continental Insurance Co. (St. Louis) Continental Insurance Co. Dutchess Free Batte Free Georgia Hune Ge	Niagram Niagram Niagram Nordic Five Insurance Corporation Northern Insurance Co. Northern Insurance Co. North River North Rive

TABLE No. III-INCOME.

SHOWING THE INCOME OF FIRE, MARINE AND INLAND COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR YEAR ENDING DEC. 31, 19D7.

COMPANIES OF OTHER STATES-CONTINUED.

Name of Company.	Fire Premiums.	Marine and Inland Premiums.	Interest, Dividends and Rent.	From Other Sources.	Total Income.	Excess of Income Over Disbursements.	Excess of Expenditures Over Income.
Shawnee Fire Springfald Fire and Marine Springfald Fire and Marine Souther Fire Lynchung) Souther Fire Lynchung) Souther Fire Lynchung) Souther Fire Lynchung Sunyaean, Fire Can Orden Shawner Sunyaean, Fire Can Orden Shawner Sunyaean, Fire Can	\$ 1,321,208.42 \$ 1,321,208.42 1,631,884.43 828,839.47 828,339.47 839,439.49 706,886.20 706,886.20 7	11, 619, 47 18, 560, 25 20, 865, 92	\$ 611.87	\$ 55 904.00 2,8824.01 2,8824.01 15,723.11 85,641.88 2,2372.70 2,2372.70 2,00,000.00 2,00,000.00 2,00,000.00 2,00,000.00	\$ 1.389, 0.88. 1.389, 0.88. 1.389, 0.88. 1.70, 0.89, 0	88. 604.15 2.02.75	63,188.94
Total	151, 284, 623. 14	5,348,976.20	10,243,702.36	3,077,041.27	169, 954, 342, 97	26, 422, 580. 57	112, 237. 45
Athas Assurance (Limited) British America Assurance Consolina francrior Assurance Consolina frantance Co. Consolina frantance Co. First Russian from the francrior Hamburg- Bermen Hamburg- Bermen Liverpool and London and Globe. London Assurance Moscow Fire. Moscow Fire. North Pettish and Mercantile North Pettish and Mercantile	COMPAA 1.683. 789. 33 1.882. 684. 49 1.882. 684. 49 1.882. 684. 49 1.882. 684. 49 1.882. 684. 49 1.883. 684. 49 1.897. 684. 684. 684. 684. 684. 684. 684. 684	COMPANIES OF FOREIGN COUNTRIES. 3.794.73 3.794.7	51GN COUNTRA 62, 297, 20 67, 233, 21 67, 233, 21 68, 292, 29 78, 632, 29 78, 647, 68 78, 68, 68 111, 6	73, 137, 89 370, 565, 08 585, 941, 80 588, 819, 80 589, 226, 48 52, 892, 17 52, 892, 17 58, 749, 33	1.1.473, 7.48.88.89.99.99.99.99.99.99.99.99.99.99.99	170, 235, 62 14, 657, 69 226, 277, 45 916, 098, 87 693, 515, 17 106, 815, 04 1745, 216, 75 636, 675, 59 636, 675, 59 636, 615, 58	229, 168.82 86, 483, 86 290, 742, 56 116, 029, 19

93,736.85 89,123.00	1		142,086.36
		675,270.48 420,194.27 193,121.12 400,517.89	7, 848, 133. 90
		2,227,894.51 2,229,213.95 1,196,835.44 2,994,819.12	2, 238, 624.90
3,786.00	419.81 568, 706.48 4.016.58	-	3, 992, 313, 49
100, 923, 89 90, 548, 60 48, 202, 43	92. 397. 03 523, 127. 07 71, 923. 77	42,780.98 165,326.58 38,907.93 135,722.23	88, 340, 89
1,643.16			1,103,687.33
1, 536, 554. 34 2, 413, 547. 68 943, 957. 18	2,415,937.78 6,359,731.73 1,441,954.42 598,743	2, 224, 238, 40 2, 063, 887, 37 1, 068, 016, 99 2, 819, 291, 15	1,819,986.00
Palatine Insurance Co. (London) Phoenix Assurance Prussian National	Rossia Royal Insurance Co. (Limited) Royal Exchange Assurance————————————————————————————————————	Salamandra Scottish Union and National Skardish Insurance Office Sun Insurance Office	Western Assurance

RECAPITULATION.

Home Companies Companies of other States. Foreign Companies	1, 732, 483, 78 151, 284, 623, 14 63, 684, 418, 02	1, 732, 483, 78 151, 284, 623, 14 63, 684, 418, 02 1, 103, 687, 33 8, 264, 928, 47 1, 103, 687, 33 8, 264, 928, 47 8, 284, 418, 02	10,243,702.36 3,264,928.47	5, 979, 02 3, 077, 041, 27 3, 992, 313, 49	5, 979, 02 3, 077, 041, 27 3, 992, 313, 49 72, 045, 347, 31 72, 045, 347, 31	26, 422, 589. 10 7, 348, 133. 90	3,452.57 112,237.45 1,774,490.77
Grand total	216, 701, 524. 94	216,701,524.94 6,452,633.52 13,679,106.60 7,075,333.78 243,908,628.85 34,333,308.67 1,890,180.79	13,679,106.60	7,075,333.78	243, 908, 628. 85	34, 333, 303, 67	1,890,180.79

TABLE No. IV-DISBURSEMENTS.

SHOWING THE DISBURSEMENTS OF FIRE, MARINE AND INLAND COMPANIES (LICENSED TO DD BUSINESS IN THIS STATE) FOR YEAR ENDING DEC. 31, 19D7.

NORTH CAROLINA COMPANIES.

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146, 28, 28, 28, 28, 28, 28, 28, 28, 28, 28	1
38, 380, 56 440, 386, 118 60, 1000, 00 265, 889, 00 265, 889, 00 265, 889, 00 267, 173, 75 27, 173, 75 285, 889, 00 280, 000, 00 280	VALUE VIV. 1979
61, 552, 37 12, 548, 58 301, 623, 38 163, 021, 66 1, 501, 568, 29 9, 508, 27	
28, 1755, 98 28, 1755, 98 29, 1855, 98 20, 1855, 98 20	
Alliance Insurance Co. Candien Pinter Co. Candien Pinter Co. Candien Pinter Co. Commondian Firence Co. Dutches Fire Insurance Co. Dutches Fire Co. Equilable Fire (Sauth Carolina) Equilable Fire (Sauth Carolina) Equilable Fire (Sauth Carolina) Firence Accoling the Insurance Co. Fire Accoling the Insurance Co. Fire Accoling the Insurance Co. Fire Accoling the Insurance Co. Georgia Home Firence is of Newark Firence is of Newark Firence is of Newark Firence is of Newark Georgia Home Michigan Commercia Michigan Commercia Michigan Commercia New Jensey Fire New Jensey Fire New Jensey Fire Michigan Fire Michigan Home New Jensey Fire New Jensey Fire New Jensey Fire Orbert Insurance Co. New Humpehte Fire Pennsyvania Fire Penns	A Cherabulg vavinge and mentality

TABLE No. IV-DISBURSEMENTS.

SHOWING THE DISBURSEMENTS OF FIRE, MARINE AND INLAND COMPANIES (LICENSED TO DO BUSINESS IN THIS STATE) FOR YEAR ENDING DEC. 31, 1907.

COMPANIES OF OTHER STATES-CONTINUED.

Name of Company.	Fire Losses.	Marine and Inland Losses.	Interest and Dividends.	Commissions and Brokerage.	Salaries of Officers and Other Employees.	Insurance Department Fees and Taxes.	All Other Expendi- tures.	Total Disbursements.
Providence Washington Queen Insurance Co. of America Rochester German Rochester German Shawnee Pire Shawnee Pire Shurt Faul Fire and Marine Souther Insurance Co. (New Orleans) Southern Insurance Co. (New Orleans) For Working Fire Marine Washin and Information Washin and Information Washing Fire Washing Marine Fire W	\$ 1,004,407,40 2,005,407,407,40 2,005,407,20 2,005,407,407,407,40 2,005,407,407,407,407,407,407,407,407,407,407	\$ 229,714,52 346,807,17 4,190,86 10,744,86 7,7,151,86 7,151,86	\$ 100,000,000		\$ 446, 879, 38 \$ 205, 689, 8 8 819, 205, 689, 8 9 819, 849, 879, 889, 879, 879, 879, 879, 879, 87		5 60 337.33 \$ 147.26, 67 76 343, 98.98 21,178.55 133.393, 98.88 13,571.00 221.383, 81.89 13,571.00 221.383, 81.89 14,122.18 221.383, 81.89 14,122.18 221.383, 81.89 14,122.18 221.383, 81.89 24,392.02 72.588, 63.89 24,392.02 72.588, 63.89 24,392.02 72.588, 63.89 24,392.02 72.588, 63.89 24,392.03 72.588, 63.89 24,392.03 72.588, 63.89 24,392.03 72.588, 63.89 24,392.03 72.588, 63.89 24,395.38 72.588, 63.89 26,403.88 72.588, 63.89 26,403.88 72.588, 63.89 27,396.78 72.588, 63.89 28,409.78 72.588, 63.89 28,409.78 72.588, 63.89 28,409.78 72.588, 63.89 28,409.78 72.588, 63.89 28,409.78 72.588, 63.89 28,500.78 72.588, 63.89 2	8 2 084, 288, 111 8 2, 675, 289, 111 10, 10, 111 11, 10, 111 11, 10, 111 11, 11

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125, 685, 94 116, 311, 48 116, 311, 48 6, 107, 62 1, 480, 687, 27 134, 773, 02 284, 783, 10 284, 783, 10 284, 783, 10 284, 483, 57 204, 483, 57
32. 713. 23 26. 418. 59 110. 440. 2 64. 917. 71 2. 245. 56 2. 245. 25 2. 245.
119, 392, 55 111, 802, 43 115, 828, 14 217, 451, 10 198, 453, 88 40, 128, 667 171, 976, 78 171, 976, 78
0.03 380, 383, 47 4.73 289, 286, 59 6.61 726, 346, 65 726, 346, 65 726, 346, 65 726, 346, 64 737 480, 329, 31 4.79 486, 902, 90 48, 88, 489, 818, 70
28, 224, 600, 03 287, 147, 73 252, 566, 67 01 167, 469, 60 1, 825, 834, 79 445, 104, 28
19 96, 199, 28 26 135, 690, 01 27 135, 690, 01 31 340, 456, 75 77
694.136.19 824.829.39 886.31.77 569.338.60 1.851.192.26 1.195.363.31 7.04.40.13 781.658.47
Atlas Assurance (Limited) Calcilla, fureire Assurance Calcilla, fureire Assurance Calcilla (Commercial Turance Calcilla (Commercial Turance) Calcilla (Commercial Turance) Calcilla (Commercial Commercial Commerc

0.73	9,41	3.70	20.00	5.28	3.40	2.44	3.40	5.40	0.25	4.03	9.68	4.82	1.23		711.26	5.82	
3,406,80	4, 140, 66	3, 419, 46	1, 721, 91	2, 597, 005.28	1,025,95	2,956,30	8,092,25	1,443,82	216, 14	1,702,62	1,809,01	1,003,71	2,594,30		2,380,71	67, 426, 805.82	
10, 496, 12	216, 609, 87	207, 941, 92	146,558.20	226, 549, 23	57, 563, 19	129, 362, 06	1,153,177,16	95, 999, 43	46,55	64,059,11	124, 391, 52	5, 759, 76	190,121.98		135, 052.70	4,921,872.15	
5, 521, 29	82,845.28	59, 834, 75	44, 423, 93	47, 393, 91	19, 331, 36	3,860,04	154, 597, 75	25, 227, 20	2,259,94	3,882,37	53, 159, 75	985, 13	47,857,10	The same of the same of	46,246,25	1, 192, 667, 62	
23, 727, 50	402, 979, 83	265, 933, 14	191, 147, 47	207, 591, 00	88,994.17	36,896,00	760,468.33	127, 973, 02		896.18	123, 898, 53		185,084.02		205, 644, 65	4, 309, 444, 10	
1,066,293,76	923, 143. 17	491, 142, 88	407, 692, 45	494, 744, 13	205,082.25	897	988	367.	149.	616, 552, 88	453, 498, 56	329, 155, 74	625, 511.66		416, 759.62	13, 936, 352, 09	
250,000.00	602, 457.87	999, 083, 60	348, 453, 19	253, 071, 60	200, 500, 00	100,000.00	1, 119, 065, 09	327.601.57		200,000,00	20, 597, 83	104 144 77	200, 344, 25			9, 574, 509, 51	RECAPITULATION
		**													311,500.55	883, 846, 59	RECAL
718,833,28	1, 912, 633.89	1, 396, 027. 47	1,157,372.39	1 967 655 41	454, 482, 43	1, 788, 238, 24	8 911 979 57	499 977, 61	64 377.13	817 933 54	1 033 478 49	568 718 99	1.345.382.22		1,265,507.49	32, 608, 113.76	
Moscow Fire	Munich Remainance	Northern Assurance	Norwich Union	ne Insurance Co. (London)	Phoenix Assurance Co. (Limited)	an inational	ROSSIS.	Royal Insurance Co. (Limited)	Exchange Assurance	Cussian Keinsurance	Salamandra	Scottish Union and Inational	Skandia	surance Onice	Western Assurance	Total	

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		KECAL	CECAFILLLATION					
Home Companies Companies Of other States Foreign Companies	600,444.16 254,1811 6.552,211.81 56,522,211.81 56,522.20 4.305,441.10 1.192,785,441.10 1.192,785,441.10 1.192,785,471.10 1.19	2,954,131.15 883,846.59	36,410.96 6,552,211.81 9,574,509.51	343,135.07 32,750,402.74 13,986,352.09	86,050.67 11,477,304.31 4,309,444,10	25, 441. 89 3, 084, 604. 43 1, 192, 667. 62	245, 301, 29 16, 000, 144, 70 4, 921, 872, 15	1,346,784.04 142,328,891.38 67,426,805.82
Grand total	102, 728, 650, 16 3, 887, 977, 74 16, 163, 132, 28 47, 029, 889, 90 15, 872, 799, 08 4, 302, 713, 94 21, 167, 318, 14 211, 102, 481, 24	3,837,977.74	16, 163, 132, 28	47, 029, 889. 90	15,872,799,08	4, 302, 713, 94	21, 167, 318, 14	211, 102, 481.2

TABLE No. V-RISKS AND PREMIUMS, FIRE, 1907.

SHOWING RISKS IN FORCE AT BEGINNING OF YEAR, WRITTEN DURING THE YEAR, AND GROSS PREMIUMS RECEIVED. RISKS TERMINATED DURING THE YEAR, RISKS IN FORCE AT END OF YEAR, AND PREMIUMS THEREON. AMOUNT REINSURED, AND LOSSES INCURRED DURING THE YEAR 1907.

NORTH CAROLINA COMPANIES.

Losses Incurred.	\$ 13,284, 50,1044, 50
Amount Reinsured.	8 1.317,000,00 6,015,360,00 6,015,360,00 2,005,867,00 2,368,260,00 2,368,260,00 2,005,862,00 2,005,862,00 2,005,862,00 1,22,48,00 1,248,00
Gross Premiums Thereon.	82, 719-911-22 812, 706-67 822, 766-67 18, 482, 66-67 18, 689, 58 838, 029, 68, 58 838, 029, 68, 58 182, 246, 91 182, 246, 91 182, 246, 18 182, 246, 18 182, 246, 18 182, 246, 18 182, 246, 18 182, 246, 18 183, 247, 56 183, 247, 56 183, 247, 56 184, 246, 18 185, 247, 56 185, 24
Risks in Force at End of Year.	\$ 5.674.256.00 221.811.00 3.443.256.00 6.83.707.00 8.190.356.00 8.190.356.00 8.190.356.00 8.190.356.00 11.556.270 11.556.
Risks Terminated During Year.	2, 286, 709, 00 1, 560, 199, 00 2, 680, 819, 00 2, 560, 819, 00 2, 566, 819, 00 3, 566, 819, 819, 00 3, 566, 819, 819, 00 3, 566, 199, 189, 00 5, 661, 189, 189, 189, 189, 189, 189, 189, 18
Gross Premiums on Risks Written in 1907.	\$ 140,249,39 1,596,87 1,507,99
Risks Written During Year.	\$ 5.709.975.00 \$ 80.196.00 \$ 72, 477.255.00 \$ 772, 477.255.00 \$ 772, 477.255.00 \$ 770.00 \$
Risks in Force at Beginning of Year.	\$ 2.35, 000, 00 1, 35, 000, 00 1, 34, 007, 00 1, 34, 007, 00 1, 34, 007, 00 1, 35, 000, 00 1, 35
Name of Company.	Adantic Fire Insurance Co. Cabarina Mutual Fire Gadiwell County Parmers Mutual* Carolini Insurance Co. Dixe Fire Insurance Co. Dixe Fire Insurance Co. Farmers Mutual Fire Morth Cachina Hone North Cachina Hone North Cachina Hone North Cachina Hone North State Fire Pamilto Insurance and Banking Federmort Fire Southern London Fire Southern Stock Fire Southern Stock Fire Southern Underwriters Chiefe Mutual Fire Chiefe Mutual Fi

3, 031, 580, 11 582, 222, 00 1, 336, 309, 83 1, 162, 969, 26 273, 673, 96 35, 899, 27

130, 719, 419, 00 36, 955, 900, 00 37, 319, 353, 00 46, 753, 353, 00 5, 093, 414, 00 762, 070, 00

12, 976, 591, 88 3, 359, 621, 00 8, 263, 025, 25 4, 392, 159, 92 825, 962, 37 185, 809, 69

1, 042, 851, 649, 00 330, 364, 800, 00 733, 165, 405, 00 374, 609, 197, 00 63, 213, 357, 00 12, 584, 557, 00

596, 692, 690, 00 191, 188, 500, 00 198, 809, 569, 00 237, 839, 180, 00 44, 538, 581, 00 10, 584, 807, 00

9, 158, 407, 15 2,230, 177, 00 4,970, 705, 24 3, 510, 750, 60 815, 952, 66 190, 571, 07

697, 252, 211.00 203, 518, 300.00 380, 468, 439.00 275, 442, 745.00 62, 011, 061.00 15, 019, 661.00

942, 292, 128, 00 318, 035, 000, 00 551, 506, 535, 00 337, 005, 632, 00 45, 740, 877, 00 8, 149, 703, 00

Agha Insurance Co. Agricultural American (Newark) American Central (St. Louis) Alliance Insurance Co. Allanta Home

COMPANIES OF OTHER STATES.

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2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2	48, 53, 40, 40, 40, 40, 40, 40, 40, 40, 40, 40
11, 739, 484, 60 1, 55, 78, 78, 78, 78, 78, 78, 78, 78, 78, 78	29 005.470.00 29 005.470.00 11 988.535.00 45.781.970.00 4.181.377.00 4.182.381.00 4.182.381.00 4.182.381.00 4.182.381.00 4.182.381.00 4.181.970.00 4.181.970.00 4.181.970.00 4.181.970.00 6.181.970.00 6.181.970.00 6.181.970.00 6.182.970.00 6
1, 184, 198, 198, 198, 198, 198, 198, 198, 198	2 354 397 110 10 2 354 397 110 10 2 354 397 110 10 2 354 397 110 10 2 354 397 110 10 2 354 397 110 10 2 354 397 110 10 2 354 397 110 10 10 2 354 397 110 10 10 2 354 397 110 10 10 2 354 397 110 10 10 2 354 397 110 10 10 2 354 397 110 10 10 2 354 397 110 110 110 110 110 110 110 110 110 11
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1, 1, 648, 825, 82, 83, 83, 83, 83, 83, 83, 83, 83, 83, 83	208, 655, 54 208, 655, 54 1, 684, 242, 65 208, 684, 685, 684, 685, 686, 686, 686, 686, 686, 686, 686
127. 28. 28. 28. 28. 28. 28. 28. 28. 28. 28	1,675,81,00 122,527,536,00 122,527,536,00 122,527,536,00 122,527,536,00 122,137,536,10 123,137,536,10 123,137,50 123,137,50 123,137,50 123,137,50 123,137,50 123,137,50 123,137,50 123,137,50 123,137,50 133,137,
117, 479, 687, 60 11, 280, 525, 750, 750, 750, 750, 750, 750, 750, 75	3, 412, 745, 09 39, 1, 477, 441, 00 39, 2, 477, 441, 00 39, 2, 477, 441, 00 39, 2, 477, 441, 00 39, 2, 477, 441, 00 39, 2, 477, 441, 00 39, 2, 477, 477, 477, 477, 477, 477, 477,
Camedon Free Catheren Insurance Co. Continental Insurance Co. Consingular Free Dakaware Insurance Co. Dakaware Insurance Co. Dakaware Insurance Co. Balled Fire New Equitable Fire and Marrie Equitable Fire and Marrie Equitable Fire and Marrie Equitable Fire South Carolina Firemen's Free Firemen's Free German Allance German Allance German Allance German American German Himsee German Union Fire German Harawer Co. Hardcod Fire Harawer Fire German Company of North America Insurance Company of North America Insurance Company of North America Insurance Company of North America Intervals Fire Registore American Fire Keystone Amirial Fire Marton Mutual Firel-	Miller's Mittal Pires Mylauskee Methanics Michigan Commercial Michigan Commercial National Fire Insurance Co. New Hampshire Fire New Harby Nagality Fire Insurance Corporation Magality Fire Insurance Co. Northern Insurance Co. Orient Insurance Co. Peter Cooper Fire Pennsylvania Fire. Prennsylvania Fire. Pr

TABLE No. V-RISKS AND PREMIUMS, FIRE, 1907.

SHOWING RISKS IN FORCE AT BEGINNING OF YEAR, WRITTEN DURING THE YEAR, AND GROSS PREMIUMS RECEIVED. RISKS TERMINATED DURING THE YEAR, RISKS IN FORCE AT END OF YEAR. AND PREMIUMS THEREDN, AMDUNT REINSURED. AND LDSSES INCURREO OURING THE YEAR 1907.

COMPANIES OF OTHER STATES-CONTINUED.

Losses Incurred.	2, 283, 882, 283, 882, 283, 882, 283, 882, 283, 882, 731, 283, 731, 283, 731, 732, 733, 733, 733, 733, 733, 733, 733	68, 759, 698, 43
Amount Reinsured.	\$ '8, 145,881,00 46,811,614,00 2,488,622,00 1,488,622,00 1,917,733,00 1,517,743,00	2,672,300,689.00
Gross Premiums Thereon.		270, 319, 562, 05
Risks in Force at End of Year.	\$ 138.083, 994-00 988, 211, 826-00 286, 643, 331-00 80, 004, 778-00 45, 230, 454-00 100, 241, 254-00 76, 652-80, 383-00 100, 241, 254-00 76, 653-80, 383-00 76, 653-80, 986-00 9, 622-778-00 443, 552, 276-01 246, 590, 132-00 443, 552, 276-01 246, 590, 132-00 443, 552, 276-01 246, 590, 132-00 443, 552, 276-01 246, 590, 132-00 443, 552, 276-01 246, 590, 132-00	209, 436, 693, 77 14, 891, 521, 933, 90 23, 700, 429, 561, 90
Risks Terminated During Year.	\$ 59, 770, 148-00 196, 275, 148-00 196, 275, 616-00 30, 282, 206-00 47, 7879, 418-00 55, 613, 240, 00 55, 613, 240, 00 55, 613, 143-00 55, 613, 143-00 56, 613, 143-00 56, 613, 143-00 56, 613, 143-00 56, 613, 143-00 56, 613, 143-00 58, 613, 143-00 58, 613, 143-00 58, 613, 143-00 58, 613, 143-00 58, 613, 143-00 58, 613, 143-00 58, 613, 184-00 58, 613	14,891,521,033.00
Gross Premiums on Risks Written in 1907.	\$ 1,772,256,28 2,658,096,48 2,652,185,97 11,438,946,18 1102,75,32 800,758,10 800,758,10 800,758,10 801,758,32 801,758,32 801,758,32 801,758,33	
Risks Written During Year.	000 5 99, 619, 423, 00 8 000 557 7766 138, 10 9 000 557 7766 138, 10 9 000 68 713, 999, 00 000 68 770, 999, 00 00 68 770, 999, 00 00 68 770, 999, 00 00 68 770, 999, 00 00 68 770, 999, 00 00 68 770, 999, 00 00 68 770, 990, 990, 990, 990, 990, 990, 990,	17,760,420,286.00
Risks in Force at Beginning of Year.	\$ 88, 144, 778, 00 196, 708, 645, 00 18, 708, 645, 00 81, 819, 811, 00 81, 824, 646, 00 87, 221, 1910, 00 91, 234, 648, 00 91, 234, 648, 00 66, 566, 299, 00 66, 566, 299, 00 66, 566, 299, 00 67, 290, 188, 00 68, 566, 299, 299, 299, 299, 299, 299, 299, 2	20,942,862,802.00 17,760,420,
Name of Company.	Shawnee Fire and Marine. Springfaled Fire and Marine. Springfaled Fire and Marine. Southern Fire Lymbhurg. Southern Insurance Ca. (New Orleans) Stutyeant Fire Ca. (New Orleans) Stutyeant Fire Ca. (New Orleans) Fire and Fire Ca. (New Orleans) Chingfale Fire Ca. (New Orleans) United Fire and Marine. Virginia Fire and Marine. Wallan Wall Fire Wall wall fire Wall Fire Wallianston Fire Walliansburg Orly.	Total

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17, 288, 801,00 23, 505, 467,00 28, 505, 481,00 6,019,485,00 55,777,088,00 56,773,788,00 56,773,788,00 56,773,788,00 56,773,788,00 56,773,788,00 56,773,788,00 56,773,788,00 56,773,788,00
2, 667, 859, 88 2, 560, 897, 71 1, 416, 413, 67 1, 224, 113, 89 490, 685, 88 4, 647, 417, 89 4, 647, 417, 89 1, 897, 685, 89 2, 990, 685, 89 3, 990, 685, 89 7, 705, 685, 81
223, 965, 297, 00 227, 794, 222, 00 134, 953, 265, 00 44, 955, 398, 00 1558, 398, 199, 190, 00 1558, 391, 982, 00 1558, 391, 982, 00 463, 465, 631, 00 463, 465, 631, 00 472, 285, 989, 100 472, 285, 989, 100 472, 285, 989, 100 472, 285, 989, 100 472, 285, 982, 00 786, 033, 962, 00
144. 553. 470.00 154. 581. 488. 00 154. 822. 053. 70 12. 632. 276. 00 12. 632. 283. 720. 00 12. 633. 283. 00 10. 683. 002. 890. 00 10. 632. 490. 00 10. 632. 400. 100. 00 10. 632. 400.
2, 097, 845, 66 1,746, 064, 37 1,916, 539, 430, 474, 47 609, 129, 489, 674, 437 609, 129, 47 13, 315, 1102, 29 3, 365, 1102, 29 3, 365, 1102, 29 4, 882, 133, 44 1, 654, 733, 24 1, 654, 733, 24 5, 945, 483, 68
173. 441, 055. 00 151, 405. 318, 60 156, 404. 170, 00 122, 838, 165, 00 57, 588, 616, 00 17, 588, 616, 00 129, 598, 611, 00 224, 424, 234, 00 156, 286, 770, 00 277, 288, 334, 00
195. 077. 652.00 222. 983. 105. 00. 126. 892. 816. 00. 128. 893. 816. 00. 228. 653. 133. 00. 228. 653. 133. 00. 228. 653. 133. 00. 228. 653. 133. 00. 40. 881. 137. 00. 40. 881. 139. 00. 728. 91. 220. 00. 728. 91. 280. 00.
Arlas Assurance (Limited) British America Assurance Caledonia Insurance Co. Cologne Reinsurance Co. Commercial Union First Russian Hamburg-Bremen London and London and Globe London Assurance Moscow Fire Munich Keinsurance Munich Keinsurance North British and Mercantile

1, 291, 216, 76 1, 016, 978, 75 1, 293, 681, 06 449, 727, 38 1, 840, 612, 32 1, 840, 612, 32 1, 728, 661, 58 965, 901, 98 968, 904, 23 1, 001, 582, 23 543, 627, 36	1,148,902.43	30, 906, 083.60
	26,982,895.00 1,148,902.43	92,027,712.89 7,678,414,640.00 10,681,562,684.00 115,677,257.81 1,899,840,305,00 30,906,083.60
6, 776, 789, 88 2, 716, 729, 68 1, 429, 622, 62 1, 425, 620, 88 2, 647, 328, 84 2, 647, 328, 84 2, 647, 328, 84 2, 658, 838, 87 2, 688, 838, 87 1, 882, 892, 20 1, 892, 893, 21 4, 895, 875, 88	3,102,068.60	115, 677, 257.81
615,961,826.00 220,688,199,111.00 220,688,793.00 150,671,873.00 150,871,873.00 288,257,675.00 288,677,622.00 244,720,560.00 107,785,582.00 107,785,582.00	277, 523, 089.00	10,681,562,634.00
352, 026, 647, 00 169, 970, 660, 00 189, 970, 660, 00 82, 145, 878, 00 82, 145, 878, 00 82, 181, 81, 00 172, 26, 147, 00 73, 152, 455, 00 73, 152, 455, 00 83, 656, 667, 00 73, 152, 455, 00 84, 656, 729, 00 85, 656, 729, 00	266, 879, 441.00	7,678,414,640.00
4,739,694,27 2,812,245,811 2,211,032,60 1,863,124,67 4,229,687,0 2,151,768,0 2,151,768,0 2,151,768,0 2,151,768,0 1,183,134,34 2,756,202,69 3,615,221,27 1,339,135,75 8,660,502,49	2,597,818.33	
408, 888, 195-00 296, 542, 777-00 172, 686, 300-00 303, 865, 300-00 311, 152, 144-00 191, 655, 813-00 191, 655, 813-00 176, 890-00-00 108, 095, 677-00 312, 958, 657-00	227,109,478.00	10,167,757,508.00 8,094,222,166.00
469, 149, 778, 90 288, 116, 028, 90 207, 816, 028, 90 414, 772, 296, 90 225, 250, 834, 90 1, 678, 677, 96, 92, 92 140, 992, 431, 90 140, 992, 431, 90 140, 902, 431, 90 1436, 688, 514, 60 436, 688, 514, 60	317, 293, 052, 00	10,167,757,508.00
Northern Assurance Moreico Uniorin Palatire Insurance Co. (London) Phonix Assurance Prossian National Rossia Rehmer Assurance Rossian Reinsurance Russian Reinsurance Russian Reinsurance Russian Reinsurance Salamand Insurance Co. (Limited) Salamand Insurance Salamand Insurance Sandia Insurance Office	Union Assurance Society†	Total

RECAPITULATION.

19, 423, 322. 00 727, 902. 36 2, 672, 300, 689. 00 68, 759, 698. 43 1, 399, 840, 305. 00 30, 906, 083. 60	4,090,664,316.00100,393,684.38
2,580,041.56 270,319,662.05 116,677,257.81	388, 376, 861.42
77, 888, 492, 44 151, 492, 406. 38 2, 396, 546, 61 64, 385, 809, 12 160, 44, 4112. 45 2, 580, 0.41, 62, 787, 580, 00 727, 478, 478, 478, 478, 478, 478, 478, 47	81,188,508,802.44 26,006,585,858,858,858,850,952.27 23,534,171,579.12 34,542,408,307.48 388,376,861.42 4,090,694,316.00,100,336,684,38
77, 888, 492, 44 20, 912, 862, 802, 00 10, 167, 757, 508, 00 8, 094, 222, 166, 00	31,188,508,802.44 26,006,585,858.38
Home Companies Companies of other States Foreign Companies	

TABLE No. VI-RISKS AND PREMIUMS, MARINE AND INLAND, 1907.

COMPANIES OF OTHER STATES.

Name of Company.	Risks in Force at Beginning of Year.	Risks in Grace at Be-Risks Written ginning of During Year.	Premiums on Risks Written in 1907.	Risks Terminated During Year.	Risks in Force at End of Year,	Gross Premiums Thercon.	Amount Re-insured.	Losses Incurred.
Agina Insurance Co. Giffeen Insurance Co. Giffeen Insurance Co. Giffeen Insurance Co. (St. Louis) Home Insurance Co. (New York) Home Insurance Company of North America Jefferson Fire Providence Washington Providence Washington Southern Insurance Co. (New Orleans) Southern Insurance Co. (New Orleans) Found on the North America Southern Insurance Co. (New Orleans)	\$19,025,994,00\$ 1,982,582,00 244,996,00 10,840,131,00 16,775,988,00 74,877,588,00 74,877,589,00 877,990,00 877,990,00	\$ 81, 709, 981, 00 68294, 07, 00 27, 057, 00 27, 057, 04, 00 8, 05, 00 1, 78, 250, 00 1, 78, 250, 00 1, 128, 439, 430, 00 8, 996, 631, 00 8, 996, 631, 00 8, 996, 631, 00 4, 945, 000, 00	\$ 685, 257.06 \$ 188.138.28 28.35 28.35 28.35 28.35 29.51 28.35 29.51 29.	98 88 88 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	89, 303, 388, 10, 329, 422, 586, 10, 5 7, 253, 12 8 3, 259, 751, 10 15, 37, 438, 40 2, 385, 551, 10 72, 551, 12 8 3, 259, 751, 10 18, 258, 419, 419, 419, 419, 419, 419, 419, 419	1 4	422, 004, 10 \$ 3, 820, 751, 10 \$ 72, 551, 12 \$ 3, 820, 751, 10 \$ 3, 820, 751, 10 \$ 3, 820, 751, 10 \$ 3, 820, 820, 820, 820, 820, 820, 820, 820	266, 396, 16 44, 197, 37 10, 438, 65 504, 199, 66 176, 982, 42 1, 487, 505, 66 9, 308, 29 1, 698, 24 1, 698, 2
Total	131,822,161.00	131,822,161.00 1,309,176,628.00		8,075,633.58 1,247,243,313.00 193,757,305.00 3,277,441.11 34,779,053.00 3,141,548.92	193,757,305.00	3,277,441.11	34, 779, 053, 00	3,141,548.92
1	ō	COMPANIES OF FOREIGN COUNTRIES.	FOREIGN C	OUNTRIES.				

British America Commercial Union Assurance—— London Assurance Corporation—— Prussian National— Western Assurance—	2, 826, 898, 00 5, 505, 070, 00 14, 762, 862, 00 8, 326, 404, 00	2.826.898.00 23.104.413.00 56.661.04 5.492.237.00 644.054.00 145.658.00 144.055.00 10.055.585.00 16.055.88.00 11.655.88.00 11.68.00 19.88.055.00 17.88.055.00 17.88.055.00 17.88.055.00 17.88.055.00 17.88.055.00 17.88.055.00 17.88.055.00 17.88.055.00 17.88.055.00 17.88.055.00 17.88.055.00 17.88.05.00 18.88.055.00 17.88.05.00 18.88.055.00 18.88	56,061.04 328,749.30 1,038,104.91 1,643.16 419,127.79	56,061.04 6,492.257.00 444,054,00 225,749.30 219,632.931.00 10,025,628.00 1,038,144.31 272,818,922.00 17,832,655.00 1-643.16 837,605.00 6,703.00 419,127.79 88,821,501.00 8,937,239.00	444, 054. 00 10, 025, 628.00 17, 832, 655.00 6, 070.00 8, 937, 239.00	15, 979. 64 200, 531. 91 188, 597. 82 30 35 175, 632. 98	15, 979, 64 200, 531, 91 188, 597, 82 4, 640, 148, 00 30, 35 175, 632, 98 31, 348, 169, 00	89, 107, 04 204, 334, 53 356, 654, 75 695, 00 268, 994, 55
Total	31, 421, 234.00	31, 421, 234.00 587, 627, 628.00 1, 843, 686.20 581, 803, 216.00 37, 245, 646.00	1,843,686.20	581,803,216.00	37,245,646.00	580,772.40	580,772.40 8,246,212.00 919,785.87	919, 785.87

TABLE No. VII-NORTH CAROLINA BUSINESS.

SHOWING RISKS WRITTEN, PREMIUMS RECEIVED, LOSSES PAID, LOSSES INCURRED IN NORTH CAROLINA FOR THE YEAR ENDING DECEMBER 31, 1907, BY FIRE, MARINE AND INLAND INSURANCE COMPANIES.

NORTH CAROLINA COMPANIES.

		Fire Business	iness.			Marine and Ir	Marine and Inland Business.	
Name of Company.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred,	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Atlantic Fire Insurance Co	\$ 4,451,065.00 80,196.00	\$ 111,276.60	\$ 37,455.98	\$ 89,950.98	**	89	*	99
Cadwell Coulty Farmers Mudai Carolina Insurance Co Davidson County Mudai Fire Dixie Fire Insurance Co Farmers Mutual Fire Farmers Mutual Fire	1, 633, 170, 00 1, 633, 170, 00 3, 423, 063, 00 933, 329, 00	26, 937. 23 882, 28 66, 749, 74 18, 474, 32	12,364.77 600.99 22,437.16 15,964.47	12,867.77 600.99 27,997.16 17,526.43				
Farmers Mutual. Gaston County Farmers Mutual. Home Insurance Co. of Greensboro. Medelenburg Farmers Mutual Fire.	98,354.00 1,801,638.00 46,663.00	1,557.09 32,081.85 8.839.29	1,269.75 12,406.53 2,343.75	1,532.09 12,436.63 2,343.75				
North Casolina Home North State Free Free Pamilion Insurance and Banking Priedmont Free Rowan Mutual Free Scottish Free	1, 470, 508. 00 3, 642, 000.00 1, 735, 245, 90 6, 387, 286, 50 105, 400.00 1, 470, 208. 00 3, 725, 440.00 1, 740, 604.00	108,14,69,18,19,19,19,19,19,19,19,19,19,19,19,19,19,	64.837.78 87.955.22 19.702.60 34.266.21 1,722.25 1,907.96 17.027.96	53.801.44 40,406.17 19,766.93 39,251.63 1,722.25 1,122.25 1,13.749.96				
United Muttal Fire (Rocky Mount) Underwriters Fire (Rocky Mount) Underwriters of Greensboro Union County Farmers Mutual	21,050.00 847,073.48 2,268,741.00 85,000.00	287.26 13,575.06 40,183.05 620.36	2,701.56 16,418.93 300.75	2,701.56 16,571.93 300.75				
Total	00	MPANIES 0	0	ATES.				
Ætna Insurance Co. Agricultural. American (Neway). American Caracta (St. Louis). Alliance Insurance Co.	5, 796, 124, 00 834, 800, 00 609, 838, 00 830, 372, 00 349, 669, 00	86,588.76 11,331.00 8,996.57 12,510.10 6,397.65	56.751.03 1,420.00 1,344.80 8,016.20 5,121.29	53, 504. 01 1, 473. 00 1. 348. 35 7, 851. 06 5, 107. 00				

TABLE No. VII-NORTH CAROLINA BUSINESS.

SHOWING RISKS WRITTEN, PREMIUMS RECEIVED, LOSSES PAID, LOSSES INCURRED IN NORTH CAROLINA FOR THE YEAR ENDING DECEMBER 31, 1907, BY FIRE, MARINE AND INLAND INSURANCE COMPANIES.

COMPANIES OF OTHER STATES-CONTINUED.

		Fire Business.	iness.		q	Marine and In	Marine and Inland Business.	
Name of Company.	Risks Written.	Premiums Received.	Losses Paid,	Losses Incurred.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred,
A+lanta Home	8 899, 530, 00	66	66	5.827.86	66	66	60	69
Camden Fire	285, 391.00		2,218.00	1,732.00				
Citizens Insurance Co. (St. Louis)	1,286,114.00			18,970,79				
Commental Insurance Co.	172, 306, 00			1,171.49				
Delaware Insurance Co.	417, 585.00			2,224.68				-
Dutchess Fire	165, 557, 38			1,722.58	-			
Equitable Fire (South Carolina)	1,175,763.31			13,204.04				
Equitable Fire and Marine	877 395 00	i	1	3, 115, 38				
Fire Association of Philadelphia	4,842,630.00			27, 189, 81				1
Firemen's Fund	4,992,112.02			25, 232, 74	41,976.00	1,083.57		
Firemen's of Newark	609,550.00			853.98	-			
Florida Home Insurance Co.	292, 369, 00			1,479.40				
Georgia Home-	1,866,484.00			14,082.40				
German Alliance	453, 233.00	5,350.29	8,617.48	3, 462. 48				
Compania Fina	925 309 00			17, 461, 19				
German Ilnion Five	79.808.00			07-702-117				
Glens Falls Insurance Co.	1,884,152.00			8,583,80				
Globe and Rutgers Fire	1,971,040.00			14, 432. 23				
Guardian Fire	256,625.00			669.53				
Hanover Fire	4, 912, 455, 19			21,819.62				
Hartford Fire	9,049,051.00			64, 903.08				
Home Insurance Co. (New York)	179 011 00			1 500 10				
Indianapolis Life Inginance Company of North America	3.055.406.00		35, 760, 05	31.262.99	1.387.755.00	1.870 27		
Interstate Fire	265, 890, 00			645.34				
Jefferson Fire	1,079,847.00		20	2,075.00				
Menton Mutual Fire					-	-		
Millar's Mutual Fire	65, 700, 00			7,000,00				
Milwaukee Mechanics	591,245.00			4,788.76				
Michigan Commercial	364,933.00	4,388.39	894.20	1,369.20				
National Fire Insurance Co	4,899,146.00			10,946,11				

							854.20		2,000.00								-				2,354.20									
							354.20		2,000.00												2,354.20					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
				1			1,073.35		362.08												4,389.27							3,485.44		
							127,383.00	П	68,057.00								-				1,625,171.00							1.394,106.00		
13, 579, 98	10,841.27	2,937.31	9,700.18	1,580.59	36, 923. 64	11,076.16	5,815.39	12,357.18	7,151.65	15, 702.08	98.98	2,875.55	3,264.09	0 707 90	3,803.00	1,323.00	51, 767. 54	282.88		13,116,17	785,553.05	JNTRIES.	6,802.00	4,503.68	6,234.02	13,066.57	7.124.71	13,316.82	4,541.07	
11,961.19	12,112.32	4, 125.80	9,603.70	1,542.59	31,332.14	6,173,61	5,993.19	13,868.84	6,857.29	15,749.46	203.09	1,673.55	8,264.09	10 520 66	3,303.00	1,282.00	54, 229, 17	00.111.00		11,496.91	791,522.67	COMPANIES OF FOREIGN COUNTRIES	7,597.00	3 913 80	6,544.02	12, 380. 57	10, 439.11	14,085.82	5, 190.07	
25, 676.54	27,905.26	1,506.31	28,652.30	8,430.24	63,094.91	36, 490, 23	25,232.75	34,445.53	17,444.94	30, 499. 76	2,648.24	5,336.24	7.868.93	1,207.12	5,547.00	6,172.00	55, 522, 28	7,722.85	166.74	9,084.23	1,543,433.96	ANIES OF F	11,638.27	9 159 49	9,693.86	31,493.61	33,963.77	22,060.92	4,604.66	
1,695,537.00	3,880,599.00	133, 427, 00	1,389,500.00	220,219,00	2,840,972.00	5,053,049,00	6,076,815.00	2,041,260.00	1,409,765.00	2, 283, 990, 00	292,166,00	274,857.00	527,022.60	706 997 93	290,349.00	314,211.00	3,039,199,00	453.604.50	6,000.00	1,650,065.00	122, 197, 568, 68	COMP	712, 823, 00	668, 195, 00	784,286.00	5,035,784.00	1,769.263.00	1.236,364,00	383, 507.00	
New Hampshire Fire	New Jersey	Northern Insurance Co.	North River	Peter Cooper Fire	Phenix Insurance Co. (Brooklyn)	Phenix Insurance Co. (Hartford)	Providence-Washington	Queen Insurance Company of America.	Saint Paul Fire and Marine	Springfield Fire and Marine	Spring Garden Fire	Southern Insurance Co. (New Orleans)	Sun Insurance Co. (New Orleans)	Stuyvesant Fire	United Firemen's	United States Fire	Virginia Fire and Marine	Walla Walla Fire	Washington Fire	Westchester Fire	Total		Atlas Assurance (Limited)	British America Assurance	Cologne Reinsurance	Commercial Union	Hamburg-Bremen	London Assurance	Moscow Fire*	Municil Memburance

TABLE No. VII-NORTH CAROLINA BUSINESS.

SHDWING RISKS WRITTEN, PREMIUMS RECEIVED, LDSSES PAID, LOSSES INCURRED IN NORTH CARDLINA FOR THE YEAR ENDING DECEMBER 31, 19D7, BY FIRE, MARINE AND INLAND INSURANCE COMPANIES.

COMPANIES OF FOREIGN COUNTRIES-CONTINUED.

		Fire Business.	siness.		A	farine and In	Marine and Inland Business.	
Name of Company.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
North British and Mercantile Northern Assurance Norwich Union Norwich Union Norwich Union Programmer Co. (London) Programmer Co. (Limitod) Royal Insurance Co. (Limitod) Royal Rochange Assurance Russian Reinsurance Societian Union and National Societian Union and National Union Assurance Ories Union Assurance College Western Assurance Total	\$ 4.655.916.00 4.198.277.00 4.198.277.00 1.209.677.00 1.209.677.00 1.209.68.00 1.209.68.00 1.196.673.00 1.196.673.00 2.208.285.05 2.208	211 110141 10 2 11 85	5, 227, 09 \$ 15, 264, 94 9, 771, 56 13, 528, 55 9, 771, 56 13, 528, 55 9, 771, 56 13, 528, 55 9, 528, 58, 58, 58, 58 9, 528, 58, 58, 58 9, 528, 58, 58, 58 9, 528, 58, 58, 58 1, 531, 137, 58 1, 531, 137, 58 1, 531, 138, 58 1, 531, 138	60	18, 988, 88 16, 622, 76 4, 281, 48 4, 281, 48 8, 428, 56 7, 708, 31 7, 708, 31 8, 918, 48 8, 188, 80 9, 155, 29 9, 155, 29 9, 474, 51 1, 894, 106, 50	3, 486 . 4	00-	65
Home Companies Companies of other States Foreign Companies Grand total	39, 837, 634.38 122, 197, 568.68 59, 239, 299.93 221, 274, 602.99	823, 833.13 1,543, 433.96 539, 417.92 2, 906, 785.01	324,814,28 791,522.67 285,965.85 1,402,307.80	345, 610, 02 785, 553, 06 269, 474.51 1, 400, 637.58	1,625,171.00 1,394,106.00 2,919,277.00	4,389.27 3,485.44 7,874.71	2,354.20	2,354.20

^{*}Reinsurance only.

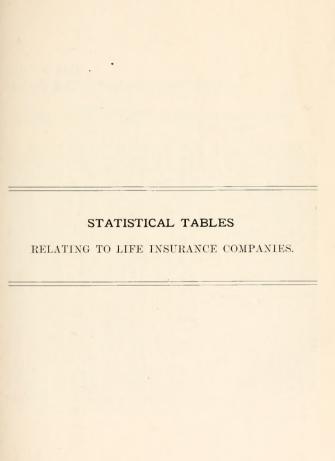


TABLE No. VIII—
SHOWING THE ASSETS OF LIFE INSURANCE COMPANIES (LICENSED TO DO

Name of Company.	Value of Real Estate.	Mortgage Loans.	Collateral Loans.	Premium Notes and Policy Loans.
Ætna Life	\$ 616,795.01	\$41,239,753.50	\$ 1,363,499.81	\$ 6,336,444.17
American National Life	0 010, 120, 01	\$41,200,100.00	40, 786, 00	8,513,51
Connecticut Mutual	8, 589, 168, 12	24, 541, 933, 98	25,000.00	2,865,678,68
Equitable Life Assur. Society	29, 238, 955, 69	95, 008, 970.00	7,612,000.00	49,616,393.06
Fidelity Mutual Life	1,351,800.00	1,916,367.43	337, 913, 75	4,629,332,39
Germania Life	2, 429, 111.11	23, 416, 668, 03		3,059,796,87
Greensboro Life	24, 300, 00	134,000,00	600,00	45, 856, 58
Home Life (New York)	1,643,609,81	5,981,250,00		2, 422, 484, 27
Jefferson Standard Life		5,650,00	52,500.00	3,829.04
Life Insurance Co. of Virginia	122, 375, 13	2,051,445.62	50,881.21	74, 229, 61
Manhattan Life	5, 311, 100, 00	8, 233, 860, 00	550,000,00	2,399,831,73
Maryland Life	258, 071, 63	150, 480, 00	33,709.90	230,470,83
Massachusetts Mutual Life	621, 656. 27	17,658,882.02		6,612,368.72
Metropolitan Life	19, 905, 683, 43	74,620,197.45	3,476,500.00	6, 552, 375, 12
Michigan Mutual Life	259, 111.05	8,242,379.02	20,000.00	1,307,766.49
Mutual Benefit Life (Newark)	3,661,921.85	53, 859, 708.33	1,183,550.00	18,786,254.64
Mutual Life (New York)	29, 409, 158.80	125,741,836.42	11,805,000.00	52,022,021.33
National Life (Vermont)	551,700.00	16,506,716.21		6,394,596.06
New York Life	12,721,861.05	50, 217, 704.06	900,000.00	73, 236, 951. 23
Northwestern Mutual	2, 293, 123, 69	121,740,637.11		30,577,707.73
North State Mutual		63, 139, 99	12,004.20	8,964.26
Pacific Mutual	1,387,455.92	4,096,692.96	330,755.70	2,019,995.45
Penn Mutual	2, 153, 449. 43	36,727,213.06	1,841,489.41	12, 305, 893.09
Philadelphia Life	EOO E40 OO	110,700.00	10,000.00	31,226.62
Phœnix Mutual	523,746.03	14,008,132.56		2,241,024.32
Provident Savings Assur, Society* Prudential Insurance Co. of America	12, 137, 831. 07	26, 402, 634, 17	7,777,940.00	7,433,906.29
Reliance Life	12, 131, 001.01	349, 900, 00	1,111,540.00	127, 451, 47
Security Life and Annuity	52, 523, 84	131, 050, 00	81,920.73	65,637,84
Security Mutual Life	725, 546, 90	480, 850, 00	01,020.10	1,765,662,75
South Atlantic Life	120,040.00	141, 290, 00	48,300,00	28, 170, 56
Southern Life and Trust Co	75,717.32	58, 260, 00	8,250,00	8,377,92
Southern Life (Fayetteville, N. C.)	9,604.00	142, 439, 86	4,000.00	15, 885, 58
State Life Insurance Co. (Indiana)	1,200,000.00	3, 264, 891, 84	4,000100	1,461,975,60
State Mutual Life (Massachusetts)	1,690,036.00	4,772,563.00	396,017.34	3, 127, 159, 70
State Mutual Life (Georgia)*				
Security Life Ins. Co. of America		294, 594, 33	435, 997. 02	298, 855, 42
Travelers Insurance Co.	1,750,180,45	13,676,041.92		5,048,019.46
Union Central Life	448, 767, 00	50, 220, 071, 62		8,842,067.05
Union Mutual Life (Maine)	1,066,324.37	1,120,853.95	1,557,238.59	746,681.63
Washington Life (New York)	6,379,171.50	4, 201, 600.00		2,080,193.00
Total	143,609,856,47	831, 531, 258, 44	39,955,803.66	314,839,049.97

^{*}No statement filed.

ASSETS.

BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1907.

	alue of Bonds and Stocks.	Cash in Office, Banks and Deposited with Trust Com- panies.	Accrued Interest and Dividends.	Unpaid and Deferred Premiums.	Other Assets, Less Deductions.	Total Admitted Assets.
	29, 373, 825, 78 26, 624, 162, 70 225, 171, 673, 74 255, 556, 585, 595, 595, 595, 595, 595, 595, 595	\$ 5,255,409.87 28,671.29 438,641.29 438,641.21 10,527,687.41 274,482.78 255,750.30 341,525,750.3	\$ 1,341,377.17 1,009,093.27 2,554.64 1,009,093.33 3,607,834.54 189,830.29 552,256.86 144,559.00 250,0942,24 17,648.7 17,648.34 18,349.34	\$ 878, 367, 58 53, 544, 07 432, 882, 20 5, 933, 052, 00 246, 061, 12 788, 322, 85 6, 532, 86 122, 417, 25 6, 670, 55 6, 536, 60 127, 613, 62 1, 334, 644 6, 676, 65 127, 613, 62 1, 334, 644 1, 334, 644 1, 334, 644 1, 344, 6	\$	\$ 86, 405, 472, 89 302, 968, 17 50, 302, 71, 408, 14 14, 541, 672, 673 88, 983, 965, 983 205, 983, 965, 983 205, 983, 965, 983 205, 983, 985, 985, 985, 985, 985, 985, 985, 985
	74, 390, 823, 00 1, 703, 576, 37 42, 610, 12 1, 189, 160, 00 259, 040, 00 365, 691, 59 6, 500, 00 92, 125, 00 18, 216, 313, 00 389, 757, 09 22, 420, 597, 52 10, 487, 50 8, 572, 817, 15 5, 381, 596, 89	11, 918, 735, 67 164, 402, 15 42, 430, 58 305, 788, 04 19, 961, 15 35, 433, 76 29, 708, 68 145, 327, 53 263, 013, 54 58, 707, 29 468, 155, 06 147, 831, 94 241, 987, 09 202, 628, 22	1,649,966.38 35,257.41 4,697.39 57,426.69 5,952.67 1,465.82 1,957.4 56,888.30 363,298.55 15,152.2 268,553.01 2,207,480,25 127,556.8 146,105.00	3,512,830.31 62,883,21 44,658.35 129,945.31 11,324.38 4,762.53 36,044.88 31,824.69 587,156.18 30,994.10 789,160.70 365,748.24 290,875.11	100,000.00 5,416.72 55,247.20 32,000.00 2,120.99 392,611.77 1,132.77	145, 224, 666, 89 2, 443, 470, 64 535, 528, 85 4, 654, 379, 69 519, 455, 48 613, 206, 14 278, 140, 43 6, 355, 153, 95 29, 808, 164, 08 1, 525, 190, 25 44, 690, 708, 12 62, 242, 454, 60 13, 724, 454, 87 18, 608, 784, 72
1,	298, 865, 938.41	58,578,454.36	33, 354, 802.18	40,030,074.88	1,775,173.48	2,767,540,411.35

TABLE No. IX—
SHOWING THE LIABILITIES OF LIFE INSURANCE COMPANIES (LICENSED

Name of Company.	Net Reserve.	Value Supplementary Contracts and Liability on Cancelled Policies.	Unpaid Policy Claims.	Premiums, Interest and Rents Paid in Advance.
T. T.O.				
Ætna LifeAmerican National Life	\$ 74,879,393.00 105,083,76	\$ 245,734.00	\$ 272,043.19 10,000,00	\$ 199.876.00 3,729.12
Connecticut Mutual	60, 180, 198, 00	154,646,00	381,980.21	111, 169, 25
Equitable Life Assurance Society	371,567,681,00	1,745,491,05	2, 660, 582, 50	1.987, 113, 34
Fidelity Mutual Life	13,034,615.00	228,088.63	121,020.66	59, 722.21
Germania Life	33,393,917.00	53,509.03	208,740.78	48,038.12
Greensboro Life	137,395.00	1,340.00	3,000.00	13,012.71
Home Life (New York)	18,857,776.00	121,652.00	125, 283. 08	103,554.02
Jefferson Standard Life	9,311.00	5 015 00	1,113.00	47,000,41
Life Insurance Co. of Virginia Manhattan Life	2,886,807.00 18,167,665.00	5,617.00	21,871.12 76,289,48	47,323.41
Maryland Life	2,401,146.53	29, 421.00	7,492.20	12, 198. 84 887. 47
Massachusetts Mutual Life	42.131.030.00	288, 858, 16	94, 519, 00	28, 178, 06
Metropolitan Life	180, 614, 322, 00	160, 239, 34	412, 209, 52	207, 802, 09
Michigan Mutual Life	9,699,649,70	51, 524, 41	48, 926, 78	37,973,12
Mutual Benefit Life (Newark)	102, 274, 934. 00	976, 171. 60	559, 282, 70	117,823.72
Mutual Life (New York)	420,094,742.00	2, 132, 902.25	3,399,977.41	1,828,360.34
National Life (Vermont)	35, 243, 782. 33	81,882.64	68,355.49	16,044.87
New York Life	432,872,357.00	2,357,186.30	3,094,070.03	2,311,879.23
North State Mutual	199, 621, 745. 00	1,205,270.72	780, 463. 94	67,764.50
Pacific Mutual	28,825.00 12,210,180.08	11, 164, 68	6,157.49 126,766.54	23, 025, 32
Penn Mutual	74,895,676,00	1,783,297.00	503,575,92	399,001,24
Philadelphia Life	346, 567, 00	1,100,201.00	16,000.00	3, 186-63
Phoenix Mutual	22,392,868.00	39,840.00	22,692,00	83,830,00
Provident Savings Assur. Society*				
Prudential Insurance Co. of America	118, 492, 645.00	758, 848. 07	909, 867, 46	624, 877. 69
Reliance Life	858, 584.00		5,000.00	1,766.83
Security Life and Annuity	301,750.00	16, 125.00	6,000.00	24 440 00
Security Mutual Life	3,920,476.00 294,932.85	58,458.00	42,280.08	14, 440. 36 820. 96
Southern Life and Trust Co	109, 499, 00			615, 63
Southern Life (Favetteville, N. C)	103, 630, 37		7,500,00	1,569.23
State Life Insurance Co. (Indiana)	5,416,031.00	11,880.00	141,439.00	33, 634, 82
State Mutual Life (Massachusetts)	27, 542, 580, 00	111,969.73	60,847.00	60,042.00
State Mutual Life (Georgia)*				
Security Life Ins. Co. of America	567,036.00	7,500.00	26,473.00	826.36
Travelers Insurance Co.	40, 436, 191.00	2,689,490.31	172, 116.99	200,336.95
Union Central Life	50,024,824.00	451,637.00	208, 968.00	123, 936, 96 2, 845, 15
Union Mutual Life (Maine)	12,901,376.00 17,565,478.00	37, 105.00 51, 796.00	108, 133.14 126, 068, 79	45, 362, 29
washington Life (New Tork)	17,000,478.00	51, 796,00	120,000.79	40, 002, 29
Total	2,406,582,649.62	15,868,644.92	14,837,106.50	8,822,568,84

^{*}No statement filed.

LIABILITIES.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1907.

Commissions, Salaries, Rents and Unpaid Divi- dends to Stockholders.	Dividends Due and Appor- tioned to Policyholders. (Including Provisional Assignment for Deferred Dividends).	All Other Liabilities.	Capital Stock.	Surplus.	Total Liabilities.
\$ 25,218.47 26,793.78 126,902.20	\$ 955,846.36 1,548,620.39 852,196.20	\$ 4,240,353.49 20,121.64 300,000.00 54,651.62	\$ 2,000,000.00 100,000.00	\$ 3,587,008.38 37,229.87 2,326,657.25 48,176,790.23	\$ 86,405,472.89 302,958.17 65,003,271.10 427,271,408.14
21, 942, 08 7, 737, 44 13, 983, 55	241, 992, 01 2, 981, 144, 52	49,508.96 158,282,66	200,000,00	784, 783, 21 1, 982, 595, 84	14,541,672.76 38,983,965.39 315,131.26
1,935.54 3,861.27 22,461.08	2,883.94 6,945,87	22, 333, 62 39, 283, 02	250,000.00 200,000.00	769,435,43 238,587,79 325,463,91	20,004,853.63 502,873.06 3,555,772.41
11,800.69 3,067.29 750.44	12,037.10 6,326.89 1,110,331.87	1,339.29 1,968.35 124,756.33	100,000.00 100,000.00	1,755,044.71 185,586.68 1,997,885.34	20, 165, 796, 11 2, 706, 475, 41 45, 776, 309, 20
15, 562, 74 2, 577, 35 55, 561, 45	1,380,569.49 420.27 2,823,352,19	1,577,858.91 2,798.09 298,935,00	2,000,000.00 250,000,00	11,951,899.14 256,517.91 4,666,510.34	198,320,463,23 10,350,387.63 111,772,571,00
12,855.62 15,920.00 144,909.59	65,977,144.51 3,778,736.68 42,504,375,20	731, 038, 90 388, 575, 26 26, 232, 14		768, 745, 81 11, 097, 798, 38	494, 177, 021, 03 40, 352, 043, 08 494, 408, 807, 87
91,302.83 4,624.00 4,975.64	28,565,995.55	58, 929.94 7, 079.00 245, 350.18	100,000.00	2,427,773.59 1,982.79 316,959.21	232, 819, 246, 07 148, 668, 28 13, 938, 421, 65
26,951.46 2,555.20	6,472,730.03 38,390.24 114,647.00	2,567,695.09 1,326.50 30,908.00	559, 590. 00	2,960,638.87 280,547.43 951,234.58	89,609,565.61 1,248,163.00 23,636,019.58
63,431.87 3,505.01	7, 358, 245. 62	1,956,557.28 1,670,75	2,000,000,00 1,000,000.00	13,060,198.95 572,944.05	145, 224, 666, 89 2, 443, 470, 64 535, 528, 85
21,343.88 228.24	17,466.39	90,584.03 31,550.38 1,861.94 100,838,00	200,000,00 300,000,00	21,069.82 548,364.60 21,611.49 102,253.51	4,654,379.69 519,455.48 613,206.14
7,203.13 14,987.95	2,508-12 466,157,23	589. 43 27, 271. 31 13, 500. 00	161,700.00	707, 401, 75 1, 553, 118, 12	282, 192, 16 6, 355, 153, 95 29, 808, 164, 08
3,202.40 15,000.00	8,648,25	13, 457. 73	492,560.00	414, 134.76 1, 168, 924, 62	1,525,190.25 44,690,708.12
240, 952, 22 11,033,00 101,949,32	8,426,303.16 10,991.02 7,472.33	255, 212. 56 29, 600, 00 12, 713. 31	100,000,00	2,410,619.70 623,371.56 197,944.68	62, 242, 453, 60 13, 724, 454, 87 18, 608, 784, 72
1,117,086.73	175, 622, 478-43	13, 484, 732.66	11,960,250.00	119,249,629.30	2,767,545,147.00

TABLE No. X-

SHOWING THE INCOME OF LIFE INSURANCE COMPANIES (LICENSED TO DO

Name of Company.	Premiums.
Ætna Life	\$ 10.256.270.87
American National Life	
Connecticut Mutual	502,590.04
Connecticut mutual	5,588,922.06
Equitable Life Assurance Society	54,537,428.14
Germania Life	4, 407, 953. 49
	4, 963, 178. 49
Greensboro Life	273, 762.83
Home Life (New York)	3,383,327.65
Jefferson Standard Life	18, 795.28
Life Insurance Co. of Virginia	2,320,494.38
Manhattan Life	2,307,086,59
Maryland Life	306, 755, 47
Massachusetts Mutual Life	7, 718, 424, 93
Metropolitan Life	64, 048, 453, 11
Michigan Mutual Life	1,581,025,75
Mutual Benefit Life (Newark)	16,664,430,13
Mutual Life (New York)	57, 151, 041, 71
National Life (Vermont)	5, 922, 753, 66
New York Life	80, 177, 527, 04
Northwestern Mutual	33, 595, 458, 55
North State Mutual	54, 302, 93
Pacific Mutual	3,725,079,66
Penn Mutual	15, 996, 739, 80
Philadelphia Life	679, 922, 22
Phœnix Mutual	
Provident Savings Assurance Society*	3, 950, 445.15
rovident Savings Assurance Society*	F4 000 400 00
Prudential Insurance Co. of America	51,079,496.39
Reliance Life	537,691.72
Security Life and Annuity	361,055.57
Security Mutual Life	1,594,531.73
South Atlantic Life	148,627.60
Southern Life and Trust Co.	131,100.00
Southern Life (Fayetteville, N. C.)	188, 182.65
State Life Insurance Co. (Indiana)	2,624,315.76
State Mutual Life (Massachusetts)	4,549,253.96
State Mutual Life (Georgia)*	
Security Life Insurance Co. of America	542, 265, 37
Travelers Insurance Co.	6, 440, 405, 77
Union Central Life	9, 521, 116, 97
Union Mutual Life (Maine)	2,229,877.57
Washington Life (New York)	2, 232, 667. 87
Total	462, 312, 758, 86

^{*}No statement filed.

INCOME.
BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1907.

	Interest and Rents.	All Other Sources.	Total Income.	Excess of Income Over Disbursements.	Excess of Disbursements Over Income.
\$	3,391,917.79 7,258.10 3,086,324.75 19,719.473.86 728,111.09	\$ 293,583.75 7,809.95 121,745.79 903,588.61 90.973.80	\$ 13,941,772,41 517,658,09 8,796,992,60 75,160,490,61 5,227,038,38	\$ 4,252,725.96 110,117.21 693,108.35 19,188,588.25 2,388,240,28	8
	1,726,202.97 9,241.23 927,884.33 9,218.98 145,310,34	4,186.81 42,878.94 17,611.54	6, 693, 568, 27 283, 004, 06 4, 354, 090, 92 28, 014, 26 2, 483, 416, 26	1,853,266.82 80,866.50 1,460,722.32	2,184.21
	1,008, 820,71 125, 959, 09 1, 954, 717, 15 8, 557, 112, 74 498, 836, 14	14,988.37 4,486.80 25,178.77 508,595.04 515,00	3, 330, 895. 67 437, 201. 36 9, 698, 320. 85 73, 114, 160. 89 2, 080, 376. 89	741,760.82 153,396.64 3,808,948.70 29,144,257.16 474,874.92	
	4,998,167.43 22,834,106.03 1,752,711.76 21,426,357.97 9,999,963.09	13,664.45 1,189,326.11 22,546.86 554,416.30 49,993,32	21, 676, 262. 01 81, 174, 473. 85 7, 698, 012. 28 102, 158, 301. 31 43, 645, 414. 96	7,350,896.43 25,070,434.43 3,130,325.73 37,447,399.83 13,839,063.72	
	4, 498. 18 641, 982. 88 4, 245, 307. 32 37, 730. 07 1, 118, 873. 08	47, 267, 06 50, 813, 76 40, 441, 56 17, 198, 21 64, 531, 48	106,068.17 4,417,876.30 20,282,488.68 734,850.50 5,133,849.71	41,203.62 1,561,564.24 8,045,401.31 334,978.81 1,992,994,75	
	5,702,457.00 95,021.93 15,666,28 203,853,99	43,594.14	56, 825, 547, 53 632, 713, 65 376, 721, 85 1, 798, 864, 06	22,364,744,52 231,594,22 152,763,16 572,779,44	
	26, 839, 06 26, 914, 63 9, 415, 07 317, 259, 54 1, 331, 337, 46	63,713,56 32,068,43 226,93 43,277,01	175, 466, 66 221, 728, 19 229, 666, 15 2, 941, 802, 23 5, 923, 868, 43	62,605.66 105,174.67 52,652.64 1,086,433.85 2,122,101.79	
	47, 287, 89 2, 085, 631, 72 3, 367, 836, 41 554, 692, 57	458, 202, 86 119, 850, 00 39, 767, 65 221, 035, 42	1,047,756.12 8,645,887,49 12,928,721.03 3,005,605,56	. 613, 664, 53 4, 541, 369, 63 6, 563, 417, 83 1, 224, 916, 82	
-	933, 290.74 123, 673, 591. 37	1,467.50 5,110,024.12	3, 167, 426, 11 591, 096, 374, 35	362, 563, 44 203, 859, 787, 38	2,184.21

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TABLE No. XI—
SHOWING THE DISBURSEMENTS OF LIFE INSURANCE COMPANIES (LICENSED TO

Name of Company.	Death and Endowment Claims.	Annuities, Surrender Values, Divi- dends, etc, Paid to Policy- holders.	Total Paid to Policy-holders.
Ætna Life American National Life Connecticut Mutual Connecticut Mutual Fidelity Mutual Life Germania Life Gremania Life Gressboro Life Home Life (New York)	\$ 5,639,766.44 41,166.48 4,682,555.83 23,696,199.19 1,318,424.44 2,754,966.74 33,763.00 1,383,656.19	\$ 1,852,011.70 65,134.66 1,898,185.08 21,465,164.77 373,886.59 848,819.00 3,452.04 725,901.66	\$ 7,491,778.14 106,301.14 6,580,740.91 45,161,363.96 1,692,311.03 3,603,785.74 37,215.04 2,109,557.85
Jefferson Standard Life Life Insurance Company of Virginia Marhantan Life Maryland Lis Maryland Lis Maryland Lis Metropolitan Life Metropolitan Life Metropolitan Life Mutual Enenfit Life (Newark) Mutual Life (New York) National Life (Yemout) New York Life New York Life Pacific Mutual North State Mutual Penn Mutual Penn Mutual Penn Mutual Penn Mutual Penn Mutual	702, 101, 65 1, 473, 048, 33 142, 362, 41 2, 559, 440, 36 18, 223, 369, 58 927, 069, 13 6, 812, 751, 27 28, 369, 629, 72 2, 117, 901, 16 28, 564, 331, 37 9, 930, 720, 09 9, 068, 79 9, 554, 31 5, 940, 041, 05 5, 95, 53, 40	67, 984, 69 381, 442, 52 49, 181, 49 1, 790, 287, 23 4, 864, 781, 95 218, 498, 87 4, 322, 922, 08 15, 281, 491, 24 1, 239, 052, 74 1, 239, 052, 74 1, 239, 151, 761, 16 637, 789, 45 2, 981, 950, 46 2, 787, 43	770,086,34 1,854,490,85 191,543,90 4,329,727,59 23,098,151,53 1,145,568,00 11,135,673,35 43,651,120,96 3,356,953,90 23,448,481,25 9,152,13 1,553,313,76 8,921,991,51
Phenix Mutual Provident Savings Assurance Society* Prudential Insurance Co. of America Reliance Life Security Life and Annuity Security Mutual Life Souther Aller Souther Life Souther Life and Trust Co. Southern Life and Trust Co. Southern Life for Agretteville State Life Insurance Co. (Indiana) State Life Insurance Co. (Indiana) State Life (Insurance Co. of America Travelers Insurance Co. of America Travelers Insurance Co. Union Central Life Union Mutual Life (Maine) Washington Life (New York)	21, 492, 00 3, 943, 38 34, 408, 48 528, 245, 48 1, 842, 322, 25 34, 494, 60 2, 516, 148, 75	822, 603, 18 3, 792, 740, 21 1, 295, 46 2, 447, 88 122, 967, 74 2, 884, 35 4, 780, 33 344, 010, 43 1, 137, 319, 54 53, 218, 71 399, 895, 61 1, 801, 741, 64 350, 390, 85 562, 947, 24	2, 234, 248, 24 18, 040, 216, 04 1, 044, 910, 87 73, 549, 05 698, 286, 27 24, 376, 35 3, 943, 38 39, 188, 81 872, 253, 14, 79 87, 713, 31 2, 916, 044, 21 4, 558, 213, 42 1, 264, 855, 28 2, 234, 405, 22
Total	172, 999, 342. 96	101, 487, 448. 30	274, 487, 363, 96

^{*}No statement filed.

DISBURSEMENTS.

DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1907.

Supplemen- tary Contracts, Dividends to Stockholders, etc.	Commissions, Agency Ex- penses, Medical Examiners' Fees, etc.	Salaries, Rents, Advertising, Printing, etc.	Insurance Department Fees and Taxes.	Taxes and Repairs on Real Estate, etc., and Miscellaneous Items.	Total Disbursements.
\$ 223,059.44	s 1,038,917,71	\$ 443,661,30	\$ 380, 978, 40	\$ 110,651.46	\$ 9,689,046,45
\$ 223,009.44	224, 985, 08	45, 288, 17	2,330,38	28, 636, 11	407, 540, 88
7, 909, 79	544,813,31	271, 314, 15	217, 500, 83	481, 605, 26	8, 103, 884, 25
174, 045, 90	5, 965, 178, 70	2, 044, 991, 28	670,859.09	1, 955, 463, 43	55, 971, 902, 36
37, 154, 57	646, 120, 87	302, 568, 19	74, 116.06	86, 527, 38	2,838,798.10
29,704.22	753, 508. 97	260, 382, 29	60,241.22	132,679.01	4,840,301.45
721.73	128, 127. 61	26, 726.61	2,695.25	6,651.32	202, 137. 56
27, 246, 31	406,075,80	178, 474.26	56,524.66	115, 489.69	2,893,368.57
01.000.10	11, 455, 59	16, 134, 50	115.00	2,493.38	30, 198, 47 1, 845, 547, 88
34, 320.43	738,641,39	194, 412, 51 217, 245, 32	48, 420. 61 44, 159, 99	59,666.60 198,978,74	2,589,134,85
30, 024. 91 6, 340. 00	244, 235, 04 35, 843, 90	25,089,09	3, 998. 05	10, 989, 78	273, 804, 72
98, 421.65	820, 076, 75	322, 991, 10	132, 769, 81	185, 385, 25	5, 889, 372, 15
173, 724.89	14, 247, 663, 69	4, 068, 200, 89	935, 523, 37	1, 446, 639, 36	43, 969, 903, 73
30, 386, 15	268, 125, 83	89,773,98	32,966.74	38,681,27	1, 605, 501, 97
	1, 800, 300, 21	492, 445, 31	427, 167, 84	459, 778, 87	14, 315, 365. 58
373, 774, 15	4,048,960.99	2,367,472.34	768, 616. 40	4,894,094.58	56, 104, 039, 42
5,096.00	709, 449, 73	. 246, 948. 51	151,394.25	97,844.16	4,567,686.55
229, 311, 58	6, 430, 190, 40	2,440,643.13	970, 124. 93	6,591,764.94	64,710,901.48
132,452.81	3,920,536.38	886, 186.69	762,819.69	655, 874, 42	29, 806, 351, 24
	37, 267. 09	16,138.80	1,018.74	1,287.79 185,619,67	64, 864, 55 2, 856, 312, 06
80, 317. 34	781, 542. 96	209, 490, 35 561, 412, 27	46,027.98 456,924.43	211,618,06	12, 237, 087, 37
163,645.59	1,921,495.51 242,076.24	72, 798, 03	11, 730, 39	10,926,60	399, 871, 69
9,491,69	527,395.27	171, 240, 03	109, 742. 87	88, 736, 86	3, 140, 854, 96
301,832.69	11,088,878.62	3,087,597.99	1,069,579.54	872, 698, 23	34, 460, 803.01
40 800	226, 755, 25	53,608,40	10, 222.29	5,622.62	401, 119, 43
13,782.96	99,504.87	25, 353, 09	4,233.34	7, 535. 38	223,958.69
4,565.12	308,007.69	125, 044.76 25, 634, 59	30,784.01 5,509.08	59,396.77 10,264.06	1,226,084.62 112,861.00
27,000,00	47, 076, 92 54, 692, 53	20,693.79	2, 193, 92	8, 029, 90	116,553,52
392, 80	108, 883, 77	17, 908, 66	2,620,93	8, 018, 54	177,013.51
000,00	709, 333, 53	160, 454, 77	49, 666, 73	63,657.44	1,855,368.38
7,092.46	491,680.40	141,772.57	81, 216. 49	100, 362, 93	3,801,766.64
	004 040 D1	61, 812, 48	9,649.30	9, 967, 19	434.091.59
292, 682, 05	264, 949.31 781, 711, 22	274, 489, 66	81, 554, 56	194, 987, 98	4.541.369.63
47, 633, 13	1,111,058,76	320, 571, 97	158, 981, 11	371.959.44	6, 563, 417, 83
7,198,72	210, 588, 94	114, 349, 10	46, 431, 48	137, 265, 22	1,780,688,74
7, 370.00	207,640,39	151,628.75	34, 398. 38	169, 419.93	2,804,862.67
2,576,598.98	62, 202, 747, 22	20, 552, 949. 68	7,955,808.14	20,077,269.57	387,852,737.65

TABLE
EXHIBIT OF POLICIES OF LIFE INSURANCE COMPANIES (LICENSED TO DO

Name of Company.		in Force at ing of Year.	Policies Issued, Revived and Increased During Year.		
3-3-1	Number.	Amount.	Number.	Amount.	
Ætna Life	150,764	\$ 261,362,984	12, 298	\$ 27,367,767	
American National Life	27,768	7, 891, 543	25,748	7,247,312	
Connecticut Mutual	72,006	171, 701, 156	4,623	11,851,991	
Equitable Life Assurance Society	527, 715	1,376,676,369	21,386	73,279,540	
Fidelity Mutual Life	58, 992	118, 143, 518	7,313	16,874,179	
Germania Life	67,040	114, 189, 167	5,453	11,467,278	
Greensboro Life	3,096	5,043,378	2,555	3,814,647	
Home Life (New York)	47,661	86, 113, 559	3,667	8, 183, 325	
Jefferson Standard Life		F 4 FO 3 400	587	848, 200	
Life Insurance Co. of Virginia	443,586	54, 501, 680	149, 917	18,584,670	
Manhattan Life	35,810 4,630	74,407,461 8,910,803	1,763 364	4,179,379 761,865	
Massachusetts Mutual Life	90,370	202, 496, 761	9, 561	21, 449, 240	
Massachusetts Mutual Life	531, 467	428, 184, 083	160,871	122, 405, 935	
Metropolitan Life, "Ordinary"	8, 487, 670	1, 264, 684, 502	1,782,075	254, 379, 673	
Michigan Mutual Life	35, 059	48, 475, 062	3,282	5, 489, 613	
Mutual Benefit Life (Newark)	178.089	412, 119, 264	21,718	51,095,590	
Mutual Life (New York)	664,925	1, 517, 257, 180	20,351	50, 221, 029	
National Life (Vermont)	77,099	148, 797, 787	8,821	18, 107, 110	
New York Life	993, 630	2,029,605,718	65, 017	154, 558, 497	
Northwestern Mutual	339, 468	819, 252, 279	38,657	106, 237, 187	
North State Mutual	209	212,400	1,906	1,945,700	
Pacific Mutual	55,083	92,634,087	10,697	19,548,922	
Penn Mutual	164,582	396, 319, 522	24, 116	89, 366, 148	
Philadelphia Life	4.827	17, 439, 516	2,596	8,266,291	
Phœnix Mutual	55, 762	97, 583, 284	6,192	13,620,808	
Provident Savings Assurance Society*					
Prudential Insurance Co. of America, "Or-		101 010 011	71.000	#2 co. Far	
dinary"	408, 117	464,840,841	74,022	76,924,565	
Prudential Insurance Co. of America, "In-	0 454 000	700 001 700	1 404 000	105 500 050	
dustrial"	6,474,689	788, 261, 730	1,434.369	195, 523, 950 5, 946, 374	
Reliance Life	5,095 4,987	10, 905, 918 8, 834, 700	1,967	3, 159, 121	
Security Life and Annuity	29, 877	51,042,299	4, 161	7,037,340	
South Atlantic Life		3,669,366	1, 108	2, 403, 269	
Southern Life and Trust Co.	1,643	2,729,750	1, 164	1,900,000	
Southern Life (Fayetteville, N. C.)	3,096	5,043,378	2,555	3,814,647	
State Life Insurance Co. (Indiana)	26, 663	74,780,823	5,558	14, 298, 798	
State Mutual Life (Massachusetts)	46,661	118,748,180	4,021	10, 675, 212	
State Mutual Life (Georgia)*	10,001	220,110,200	-77		
Security Life Insurance Co. of America	3,320	10,764,978	1,921	7,573,260	
Travelers Insurance Co.	69, 352	166,735,543	9,443	24, 121, 498	
Union Central Life	130,933	242, 141, 715	14,013	31, 405, 213	
Union Mutual Life (Maine)	47, 467	67,038,856	1,752	2,530,998	
Washington Life (New York)	88,978	61,032,283	1,459	4, 204, 150	
Total	20, 405, 848	11,830,573,423	3, 952, 178	1,492,670,281	

^{*}No statement filed.

No. XII.
BUSINESS IN THIS STATE) FOR THE YEAR 1907—PAID FOR BUSINESS.

Policies Terminated During Year.		Policies in Force at End of Year.		Increase.		Decrease,	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Num- ber.	Amount.
9,023 23,705 3,433	\$ 17,703,177 3,705,557 8,837,142	154, 039 29, 811 73, 196	\$ 271,027,474 11,433,311 174,716,005	3,275 2,043 1,190	\$ 9,664,590 3,541,768 3,014,849		\$
37,184 7,366 6,001 816	109, 829, 555 15, 565, 433 11, 066, 482 1, 228, 520	511,914 58,939 66,502 4,835	1,340,126,354 119,452,264 114,589,963 7,629,505	1,739	1,308,916 400,796 2,586,127	15, 801 53 538	36,550,015
4, 237 3 112, 352	8, 103, 587 11, 000 12, 594, 249	47,091 584 481,100	86, 193, 297 837, 200 60, 492, 101	37, 564	79, 738 5, 990, 421	570	
3,716 288 4,693 85,416	9,519,926 596,439 10,470,741 63,526,923	33, 857 4, 706 95, 238 606, 922	69,066,914 8,999,253 213,475,260 487,063,095	76 4,868 75,455	88, 450 10, 978, 499 58, 879, 012	1,953	
1,256,658 4,148 10,205	201, 170, 689 6, 925, 107 22, 471, 864	9,013,087 34,193 189,602	1,317,883,486 47,039,568 440,742,990	525,410	53, 198, 984	866	1, 435, 494
44,063 7,581 76,199 17,041	114, 725, 801 15, 125, 616 178, 823, 031 43, 925, 874	641,213 78,339 982,448 361,084	1,452,752,408 151,779,281 2,005,341,184 881,563,592	1,240	2,981,494 62,311,313	23,712	64,504,772 24,264,534
280 8,119 15,753	.261, 800 14, 293, 948 39, 729, 400	1,835 57,661 172,945	1,896,800 97,889,061 425,956,270	1,626 2,578 8,363	1,684,400 4,223,974 29,636,748		
1,841 4,330	7,630,610 8,123,374	5,582 57,624	18, 075, 197 103, 080, 718	755 1,862	635,681 5,497,454		
44,110 1,056,235	44, 689, 533 143, 494, 508	438,029 6,852,793	497, 075, 873 840, 291, 172	30, 912 378, 104	32, 235, 032 52, 029, 172		
1,301 1,140 5,988 174	2,747,244 1,935,921 9,800,837 262,688	6,925 5,814 28,050 3,151	14, 105, 048 10, 057, 900 48, 473, 969 5, 809, 947	1,830 827	3, 199, 130 1, 223, 200 2, 140, 581		
384 816 6, 281	567,500 1,228,520 16,551,443	2, 423 4, 835 25, 910	4,062,250 7,629,505 72,518,173	780 1,739	1,332,500 2,586,127	723	2,262,650
2,970 866 4,593	7,697,598 3,034,016 10,521,616	47, 712 4, 376 74, 202	121, 725, 794 15, 304, 515 180, 335, 420	1,051 1,056 4,850	2, 977, 614 4, 729, 537 13, 599, 877		
7,823 4,517 3,363	16, 982, 462 6, 727, 347 7, 378, 112	137,123 44,702 32,069	256, 564, 566 62, 842, 507 57, 859, 321	6,190	14. 422, 841	2,765 1,904	4, 196, 349 3, 172, 962
2,885,012	1,199,585,190	21, 472, 461	12, 103, 758, 511	1,129,446	415, 802, 551	61,894	144, 295, 653

TABLE SHOWING POLICIES OF LIFE INSURANCE COMPANIES

	Ву	Death.	By M	Ву	
Name of Company.		Amount.	Num- ber.	Amount.	Num- ber.
Ætna Life		\$3,464,957	1,425	\$2,135,110	210
American National Life	380	41, 166			
Connecticut Mutual	1,803	4,452,553	136	280,574	
Equitable Life Assurance Society		19,549,821	1,476	4,543,974	1,008
Fidelity Mutual Life	614	1,392,248			215
Germania Life	822	1,456,563	825	1,225,030	72
Greensboro Life	20	28,960			
Home Life (New York)	519	1,089,337	115	294,319	49
Jefferson Standard Life					
Life Insurance Co. of Virginia	7,982	699,658	7	550	573
	524	1,285,786	116	233,332	24
Maryland Life Massachusetts Mutual Life Massachusetts Mutual Life	60	91,983	22 128	45, 100	19
Massachusetts Mutual Life	854	2,276,261	385	276, 495	18
Metropolitan Life, "Ordinary"	101 047	3,495,495	1.036	263,948 56,615	915
Michigan Mutual Life	430	14,417,312 662,415	171	306, 773	58
Mutual Benefit Life (Newark)	1.961	5,417,457	569	1,429,963	1.298
Mutual Life (New York)	8,036	24,016,483	1.715	4,655,342	213
National Life (Vermont)	665	1,638,597	383	483, 479	458
New York Life	9,109	22,967,774	2.317	5, 876, 845	43, 295
Northwestern Mutual	2,858	8.032,916	840	2,054,171	54
North State Mutual	2,000	14,000	040	2,009,111	09
Pacific Mutual	487	898, 928	33	33,841	4,683
Penn Mutual	1.528	4,809,081	558	1,363,330	1,051
Philadelphia Life	27	74,600	000	1,000,000	1,001
Phoenix Mutual	702	1, 213, 995	118	195, 041	238
Provident Savings Assurance Society*	102	1,210,000	110	100,041	-
Prudential Insurance Co. of America "Ordinary"	3,287	3,794,386	181	190,692	12,413
Provident Savings Assurance Society* Prudential Insurance Co. of America, "Ordinary"- Prudential Insurance Co. of America, "Industrial".	96, 357	10, 292, 137	564	31,879	507
Reliance Life	44	83, 969			
Security Life and Annuity	34	72, 101			
Security Mutual Life	248	559,959			5
South Atlantic Life	13	22,500			5
Southern Life and Trust Co	4	3,750			
Southern Life (Favetteville, N. C.)	25	41,000			
State Life Insurance Co. (Indiana)	192	601.933			318
State Mutual Life (Massachusetts)	412	1,378,246	201	497, 252	90
State Mutual Life (Georgia)*					
Security Life Insurance Co. of America	21	56, 441			
Travelers Insurance Co	724	1,815,882	297	645, 599	216
Union Central Life	1,037	2,129,635	631	1,051,852	371
Union Mutual Life (Maine)	469	757,228	113	156, 120	648
Washington Life (New York)	432	904, 487	356	756,096	74
Total	286, 607	146,002,000	14,718	29,083,322	69,144

^{*}No statement filed.

No. XIII.
TERMINATEO OURING THE YEAR 1907—MODE OF TERMINATION.

Expiry.	By S	urrender.	H	y Lapse.	By Decrease.		Total Terminated.	
Amount.	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount.
\$ 384,499	1,267	\$3,148,900	4,255 23,325	\$ 7,961,776 3,664,391	1	\$ 607,935	9,023	\$ 17,703,177 3,705,557
14, 982	737	1,563,160	756	1,788,100	1	737,773	3,433	8, 837, 142
4, 289, 384	16, 121	44,869,931	12,273	27, 446, 542		9, 129, 903	37, 184	109,829,655
515,589	833	1,560,874	5,674	11,674,372	30	422,350	7, 366	15,565,433
172, 124	1,040	1,681,133	3,242	5,796,414		735,218	6,001	11,066,482
			796	1,191,100		8,460	816	1,228,520
106,716	833	1,462,780	2,721	4,686,052		464,383	4,237	8,103,687
			3	11,000			3	11,006
83,243	465	258, 040	103,325	11, 452, 455		100,303	112,352	12,594,249
67, 130	678	1,550,926	2,374	5,851,059		531,693	3,716	9,519,926
6, 245	31	49,601	156	388,010		15,500	288	596, 439
21,000 239,965	1,369	2,710,918 11,923,630	2,324 66,084	4, 161, 886 47, 603, 885		1,024,181	4,693	10, 470, 741
49, 289	97,629		1,025,831	172,536,470			85,416 1,256,658	63, 526, 928
68,790	915	1,180,007	2,574	4,598,117		109,005	4, 148	201, 170, 689 6, 925, 107
2,620,411	3,135	7,490,544	3, 242	5, 214, 124		299, 365	10, 205	22, 471, 864
1,920,993	16,616	38, 466, 712	17, 583	36,005,622		9,660,649	44,063	114, 725, 801
928, 780	1,931	3, 883, 765	3, 561	6,535,275	588	1,655,720	7,581	15, 125, 616
83, 087, 610	18,679	39,097,908	2,799	7,785,834		20,007,560	76, 199	178, 823, 031
1,569,114	6,308	14,654,878	6,981	15,000,809		1,613,986	17,041	43, 925, 874
	231	237,3:0	42	10,000			280	261.300
7,419,517	602	1,384,758	2,314	3,067,117		1, 489, 787	8,119	14, 293, 948
2,568,983	2,918	6, 466, 501	9,055	21, 346, 783	643	3, 174, 722	15,753	39,729,400
************	1	10,000	1,813	1,407,200		138,810	1,841	7,630,610
402,971	914	1,927,677	2,358	4,067,370		316,320	4,330	8,123,374
16,213,651	3,911	6,042,738	24,318	17,987,637		460, 429	44,110	44, 689, 533
17,347	70,737	10,118,018	888,070	123, 035, 127			1,056,235	143, 494, 508
	• 98	275,644	1,159	2,101,284		286,347	1,301	2,747,244
	17	34,000	1,089	1,808,760		21,060	1,140	1,935,921
7,000	243	489,246	5,492	8,676,501		68,131	5,988	9,800,837
8,000		05 500	152	205, 250	4	26,938	174	262,688
	17 26	27,500 34,590	345	491,750	18	44,500	384	567,500
735,000	842	2,397,138	567 4,929	882,665 12,817,372		22,750	618 6,281	951,005
203,788	838	1. 431, 021	1.385	2, 937, 916	44	1,249,375	2,970	16,551,443 7,697,698
a00,100	000	1,401,021	1,000	2,001,010	3.3	1,297,515	2,310	1,091,098
********	53	223, 500	792	2,721,250		32,825	866	3,034,016
619, 524	933	2, 513, 172	2,423	4,530,656		396,783	4,593	10,521,616
782,168	732	1,736,129	5,052	10,480,344		802,334	7,823	16,982,462
1,018,902	490	700,734	2,768	3,934,644	29	159,719	4,517	6,727,347
218, 400	919	1.754,956	1.592	3,114,956		629,217	3,363	7, 378, 112
126,361,115	267, 303	227, 468, 522	2,245,584	606, 947, 375	1,358	57, 444, 031	2,884,714	1,193,306,365

TABLE EXHIBIT OF LIFE POLICIES IN

	Whole I	Life Policies.
Name of Company.		
	Number.	Amount.
Ætna Life	29,551	\$ 46,126,575
American National Life	28, 409	11,071,319
Connecticut Mutual	60,555	145,620,408
Equitable Life Assurance Society	354,373	944,511,360
Fidelity Mutual Life	30,942	61,387,548
Germania Life	25,391	48,696,524
Greensboro Life	4,607	7,205,120
Home Life (New York)	34,885	63,229,501
Jefferson Standard Life Life Insurance Co. of Virginia	401	577, 700
Manhatran Life	344, 714	45,035,097
Maryland Life	29,685	60,092,124
Massachusetts Mutual Life	3,708	6,781,662
Massachusetts mutuai Life "Ondinear"	81,179	183,677,389
Metropolitan Life, "Ordinary" Metropolitan Life, "Industrial"	247,857	250, 726, 476
Michigan Mutual Life	3,668,444 17,571	530,324,367 19,892,206
Mutual Benefit Life (Newark)	150, 402	348, 596, 942
Mutual Life (New York)	516, 124	1,173,802,267
National Life (Vermont)	44,646	90, 814, 540
New York Life	608,381	1,249,398,877
Northwestern Mutual	234, 751	571,712,250
North State Mutual	650	602, 550
Pacific Mutual	37,863	66, 581, 608
Penn Mutual	98, 330	229,383,936
Philadelphia Life	4,960	16, 382, 657
Phœnix Mutual	16,887	30, 669, 047
Provident Savings Assurance Society* Prudential Insurance Co. of America, "Ordinary". Prudential Insurance Co. of America, "Industrial".		
Prudential Insurance Co. of America, "Ordinary"	303,319	361, 318, 548
Prudential Insurance Co. of America, Industrial"	6,552,062	815, 645, 512
Reliance Security Life and Annuity	4,076	7,672,778
Security Mutual Life	4,620 17,344	8,016,275
South Atlantic Life	2,556	31,528,922 4,208,290
Southern Life and Trust Co.	2,321	3,853,250
Southern Life (Fayetteville, N. C.)	3,240	4,607,200
State Life Insurance Co. (Indiana)	20, 417	56,611,396
State Mutual Life (Massachusetts)	23, 723	61, 785, 998
State Mutual Life (Georgia)*	-5, 100	
Security Life Insurance Co. of America	3,445	11,833,126
Travelers Insurance Co.	45,714	117, 366, 989
Union Central Life	111, 432	207, 779, 951
Union Mutual Life (Maine)	27,742	39,011,804
Washington Life (New York)	23,934	42, 115, 671
Total	13,821,211	7, 976, 255, 760

^{*}No statement filed.

No. XIV. FORCE DECEMBER 31, 1907.

Endowment Policies.		Term and Other Policies, Including Return Premium Additions.		Additions to Policies by Dividends.	Total Numbers and Amounts.		
Number.	Amount,	Number.	Amount.	Amount.	Number.	Amount.	
109, 269 1, 399 11, 346 145, 288 14, 425 40, 913 6, 568 15 28, 220 3, 595 9, 568 10, 960 35, 585 5, 096, 640 11, 204 32, 336 118, 323 28, 220 118, 323 34, 233 96, 998 10, 482 40, 957 551	\$ 191,343,149 355,242 351,310,928 52,306,646 64,215,138 222,278 14,737,844 6,039,247 1,096,24 218,165,25 218,165,25 218,1	15, 219 3 1, 295 12, 253 13, 572 168 62 2, 638 108, 168 108, 168 577 577 577 577 577 577 577 57	\$ 33,557,844 6,750 6,750 3,723,555 37,782,945 10,59,768 192,000 5,539,783 192,000 5,539,783 1225,899 12,265,899 12,265,874 17,558,712 9,607,712 18,81,811 10,538,151 80,637,127 11,538,151 11,5	\$ 6 6,521,102 6,522,686,169 2,686,169 2,686,169 3,9,166 1,447,273 312,589 244,999 7,436,550 18,388,550 11,786,427 1,849,440 1,786,427 1,849,440 1,786,427 1,588,440	154, 039 29, 811 73, 196 58, 399 66, 502 4, 385 47, 091 33, 857 95, 238 606, 922 9, 13, 987 9, 13, 987 189, 602 641, 213 79, 123 189, 602 641, 213 79, 123 189, 602 611, 825 611, 825 6	\$ 271, 027, 57, 11, 433, 31, 11, 433, 31, 114, 433, 31, 1174, 716, 01, 340, 126, 354, 119, 452, 564, 114, 589, 962, 76, 628, 568, 133, 296, 664, 492, 101, 664, 492, 101, 101, 101, 101, 101, 101, 101, 10	
35, 434	59, 052, 425	5,303	12,348,819	1,010,427	57,624	103,080,71	
115,072 217,181 2,524 114 3,996 210 78 198 1,027 21,469	105, 384, 577 22, 273, 077 4, 660, 480 149, 000 5, 487, 691 332, 047 143, 000 350, 200 2, 033, 996 51, 019, 856	19,638 83,550 325 1,080 6,710 385 24 188 4,466 2,520	29, 883, 316 2, 369, 662 1, 764, 477 1, 892, 625 9, 713, 771 1, 269, 610 260, 000 13, 872, 781 6, 965, 952	489, 432 2, 921 7, 313 1,743,585	438, 029 6, 852, 793 6, 925 5, 814 28, 050 3, 151 2, 423 3, 626 25, 910 47, 712	497, 075, 87: 840, 291, 17: 14, 105, 044 10, 057, 90 48, 473, 96: 5, 809, 94: 4, 062, 25: 5, 217, 40: 72, 518, 17: 121, 725, 79	
367 20,557 21,314 13,284 7,745	1, 186, 000 43, 562, 223 35, 460, 922 17, 031, 287 13, 381, 817	564 7, 981 4, 377 3, 676 390	2, 285, 389 19, 328, 905 11, 646, 151 6, 365, 892 1, 831, 913	77,303 1,677,542 433,524 529,920	4,376 74,202 137,123 44,702 32,069	15, 304, 51 180, 335, 42 256, 564, 56 62, 842, 50 57, 859, 32	
6, 958, 137	3, 365, 802, 824	687, 904	695, 468, 363	64,820,759	21,467,252	12, 102, 347, 70	

TABLE No. XV—BUSINESS EXHIBIT OF POLICIES, LOSSES INCURRED, LOSSES PAID AND PREMIUMS RECEIVED

		ies in Force aber 31, 1906.	Policies Issued During 1907.	
Name of Company.	Number.	Amount.	Num- ber.	Amount,
Etna Life American National Life Connecticut Mutual Equitable Life Assurance Society Fidelity Mutual Life Germania Life Germania Life Greensboro Life Home Life (New York) Jefferson Standard Life Life Insurance Co, of Virginia "Ordinary"	1,274 294 2,841 313 1,880 91,332	\$ 5,469,827.00 919,811.00 9,406,748.0 1,995,022.00 453,656.00 4,496,408.00 370,870.00 1,217,353.00 9,969,246.00	172 52 105 205 50 11 1,828 21 587 423 32,293	\$ 364,950,00 74,510,00 268,250,00 392,581,00 20,500,00 2,700,880,00 64,813,12 848,200,00 3,663,937,00
Manhattan Life Insurance Co. Maryland Life Massachusetts Mutual Life Massachusetts Mutual Life Metropolitan Life, "Ordinary" Metropolitan Life, "Industrial" Michigan Mutual Life- Mutual Benefit Life (Newark) Mutual Life (New York) National Life (New York) National Life (New Mork) National Life (New Mork) National Life (New Mork) National Life (New Mork) North State Mutual North State Mutual Penn Mutual Penn Mutual Penn Mutual Phadelphia Life Phemis Mutual Provident Savings Assurance Society	318 353 506 1,971 25,641 771 6,708 7,096 723 5,966 2,177 358 725 4,628 21 1,641	447, 666.00 519, 323, 00 985, 973, 00 4, 288, 827, 00 4, 288, 827, 00 14, 513, 767, 00 875, 759, 72 10, 855, 456, 00 400, 800, 00 841, 538, 00 845, 590, 986, 00 22, 223, 802, 00	20 18 160 1,442 30,432 312 1,017 219 284 437 150 1,714 20 421 82 168	33, 600.00 24, 392.00 304, 504.00 1, 194, 369.00 4, 221, 556.00 402, 477.26 1, 558, 631.00 403, 500.00 401, 796, 63 751, 464.00 1, 704, 700.00 24, 869.00 1, 022, 600.00 185, 000.00 201, 433.00
Province It Silvings Assurance society Prodential Insurance Co. of America Security Life and Annuity Security Life and Annuity Security Mutual Life South Atlantic Life Southern Life and Trust Co. Southern Life Fayetteville, N. C.) State Life Insurance Co. (Indiana). State Mutual Life (Massachusetts) State Mutual Life (Massachusetts) State Mutual Life (Georgia) Security Life Insurance Co. of America Travelers Insurance Co. Travelers Insurance Co. Union Mutual Life (Maine) Washington Life (Maine)	744 3,871 390	4, 544, 715, 00 375, 750, 00 875, 750, 00 887, 410, 00 480, 882, 00 2, 602, 250, 00 1, 636, 663, 00 1, 400, 452, 00 2, 159, 956, 00 5, 255, 280, 00 577, 975, 74 776, 331, 00	370 121 1,207 119 128 1,028 1,740 176 93 1 92 354 89 49	794, 682, 00 174, 170, 00 1, 726, 010, 00 155, 448, 00 271, 792, 00 1, 630, 000, 00 2, 295, 868, 00 169, 442, 00 1, 000, 00 201, 060, 00 591, 070, 00 156, 814, 06 111, 590, 00
Total	185,364	126, 732, 352, 17	78,210	30, 154, 939. 07

IN NORTH CAROLINA.

OF LIFE INSURANCE COMPANIES FOR THE YEAR ENDING DECEMBER 31, 1907.

Policies Ceased During 1907.		Policies in Force December 31, 1907.		Losses Unpaid	Losses	Losses	
Num- ber.	Amount.	Num- ber.	Amount,	December 31, 1906.	Incurred During 1907.	Paid During 1907.	Premiums Received.
297	\$ 464,867.00	3,646 52	\$ 5,369,910.00 74,500.00	\$ 1,420.00	\$ 122,712.00	\$ 115,712.00	\$ 161,457.62 517,32
33	61,340.00	492	1, 126, 721.00	1,087.00	13,412.00	11,471.00	33,889.95
322	711, 491.00	4,892	9,028,141.00	12,970.00	144, 116.00	150,086.00	298,637.22
142	239, 267.00	1,182	1,855,336.00	1,000.00	25, 286.00	24,286.00	63, 255, 91
50	120, 158, 50	255	353,997.50	1,000.00	23,521.73	24,521.73	16,652.43
1,010	1,589,100.00	3,659	5,607,688.00		21,763.00	21,763.00	208, 165, 61
16	25, 506, 12 11, 000, 00	318 584	410, 177.00 837, 200, 00		6,563.12	6,563.12	16,621.83
306	209, 666, 00	1,976	1.253,787.00	2,347.00	05 150 50	07 000 70	18,821.16
23.947	2, 444, 817, 00	99,663	11,186,682.00	1,616,50	25, 176, 78 113, 345, 15	27,023.78 114,506,65	465,654.81
33	38, 750, 00	305	442, 516, 00	1,010.00	6,600,00	6,600,00	13,932,05
44	80, 208, 00	327	463,507,00		15,994.00	15, 994, 00	17, 164, 64
36	59,329.00	629	1,181,148,00		1,000.00	1,000.00	38, 155, 66
543	444,619.00	2,870	2,694,379.00	1,500.00	15,780.00	15,180.00	94,713.94
17,419	2,562,877.00	38,654	5,947,506.00		41, 447. 85	41,214.35	171,258,11
218	316, 456.51	865	1,068,185.46		5,500.00_	5,500.00	33,774.54
579	905, 771.00	7,146	11,282,774.00	9,249.00	144,179.00	143,217.00	394,243.06
501	868, 526.00	6,814	14,048,741.00	10,887.00	162,390.00	173,277.00	373,856.53
189 491	234, 478. 95 949, 143, 00	818 5, 912	1,043,077.40	0.000.00	16,000.00	16,000.00	33,392.26
66	153,838,00	2,261	10,657,777.00	3,000.00	151, 667. 04 44, 761. 00	149, 828, 13	341,260.49
276	253, 400, 00	1,796	1,852,100,00		14,000,00	34,761.00 8,000,00	140,252.88 61,804.21
133	168, 554, 00	612	697,853,00	1,000,00	13,045,00	10,045,00	24,854,86
181	630,770,00	4.868	8,982,816,00	3,000.00	124,034.57	121,034,57	299, 498, 11
35	68,500.00	68	158,500,00		************	181,001.01	5,962,26
173	215,292.00	1,636	2,209,943.00		39, 292, 00	39,292.00	83,098,73
175	247,000.00	2,944	5,092,397.00	16,500.00	35,088,00	51,588,00	176,310,23
74	96,750.00	287	453, 170, 00		5,000,00	5,000,00	17,360,82
782	1,233,566.00	4,360	7, 176, 051.00	5,000.00	51,626.00	56, 626, 00	248,219.77
236	355,071.00	526	637,787.00		9,000.00	9,000.00	22,242.13
69	177,688.00	372	574,986.00		6,000.00	6,000.00	17,822.59
359 814	540.500.00	2,217	3,691,750.00	7 000 00	3, 750.00	3,750.00	123,542.75
289	1,225,805.00 459,960,00	2,691 857	3,473,350.00 1,487,739,00	1,000.00	19,908.48	18,408,48	131, 342.82
68	157, 509.00	862	1,412,385.00	5,000.00	27,000.00 29,493,37	32,000.00 23,355,37	39, 006, 52 45, 719, 57
	101,000.00	002	1,412,000.00		40,400,01	40,000.01	40, 119.01
		1	1,000,00				34.74
39	79, 417.00	797	2,281,599.00		18,588,39	18,588,39	61,298.76
153	209,999.00	4,072	5,646,351.00	4,079.00	36,444.28	40,223,28	189, 867, 56
69	112,544.73	410	622, 245.07	2,000.00		1,000.00	19,095.79
86	123, 202, 00	586	764, 719.00	1,487.61	11, 804. 18	10,783.18	21,982.48
50,256	18,846,736.81	213,282	137,615,871.43	85, 143.11	1, 545, 289, 94	1,553,199.03	4,462,938.51

STATISTICAL TABLES

RELATING TO MUTUAL LIFE ASSESSMENT ASSOCIATIONS.

TABLE No. XVI—ASSESS SHOWING INCOME AND DISBURSEMENTS 1907 AND ASSETS AND

	Income.				
Name of Association.	From Members.	All Other Sources.	Total.		
Afro-American Mutual Insurance Co. American Life and Benefit Carolina Mutual Life Dixie Mutual Life Dixie Mutual Frote- Dixie Mutual Frote- Eastern Carolina Mutual Life Eastern Carolina Mutual Life Industrial Life and Health Insurance Co. Liberty Mutual Life and Health Insurance Co. Mecklenburg Mutual Life Mecklenburg Mutual Life	6,123,56 11,072.14 5,803.25 2,572.09 1,521.03 1,435.38 461,331.75 628.70	\$	\$ 22,640.25 6,856.76 13,242.03 5,823.75 2,572.09 1,521.03 1,435.38 483,979.31 628.70		
Mutual Registry Life North Carolina Mutual and Provident Association North Carolina Surial Association	227.97 137,777.04	551.00 2,041.28	778.97 139,818.32		
Peoples Mutual Benevolent Piedmont Mutual Life Tollers Mutual Life Workers Mutual Life and Health	3,197.00 8,900.22 3,154.85		3,197.00 8,900.22 3,154.85 8,911.35		
Total	675, 296. 58	28, 163, 43	703,460.01		

MENT LIFE ASSOCIATIONS.

LIABILITIES FOR THE YEAR ENDING DECEMBER 31, 1907.

Disbursements.					Total				Balance on		
To Members.		All Other Payments.		Total.		Admitted Assets.		Total Liabilities.		Hand to Protect Contracts.	
\$	8,644.65 2,694.45 6,335.53 1,912.86 933.60 769.49 557.25 162,579.15 129.45	\$	13,532.67 3,458.50 11,809.47 3,836.46 1,466.66 620.80 838.08 290,289.69 456.85	\$	22,177.32 6,152.95 18,145.00 5,749.32 2,400.26 1,390.29 1,395.33 452,868.84 586.30	\$	2, 239, 63 703, 79 2, 016, 21 214, 49 171, 83 317, 23 540, 05 56, 458, 63 42, 40	\$	1,000.00 1,729.94 1,776.34	\$	1, 239. 63 703. 79 286. 27 171. 83 373. 23 540. 05 56, 458. 63 42. 40
	26.00 54,740.71		580,56 79,651.06		606,56 134,391,77		536, 41 44, 963, 88		348,00 4,800,00		188,41 40,163,88
	3, 587, 27 1, 059, 99 3, 071, 34		3,117.00 5,132.00 1,869.64 5,877.71		3,117,00 9,319,27 2,929,63 8,949,05		185,00 359,24 849,97 112,80				185,00 849.97 112,80
	246, 941, 74		422, 537. 15		670,178.89		109, 511. 56		9,654.28		101,315.89

TABLE EXHIBIT OF POLICIES OR CERTIFICATES OF

Name of Association.		ates in Force ber 31, 1906.	Certificates Written During 1907.		
	Number.	Amount.	Number.	Amount.	
Afro-American Mutual Insurance Co. American Life and Benefit Carolina Mutual Life Dixie Mutual Life Durham Mutual Protective Association	1,500 6,625 855	\$ 168,369.00 11,250.00 39,912.33 20,099.00	8,785 3,690 6,125 3,252 2,806	\$ 324,671.00 29,520.00 62,316.50 76,064.00 102,240.00	
Eastern Carolina Mutual Life Eastern Relief Association Industrial Life and Health Insurance Co. Liberty Mutual Life and Health Insurance Co. Mecklenburg Mutual Life	334 1,257 76,354 165	967.59 50,000.00 1,832,496.00 3,700.00	645 1,096 89,068 351	1,612.50 34,960.00 361,701.00 7,470.00	
Mutual Registry Life North Carolina Mutual and Provident Association North Carolina Burial Association	44, 026	1,385,580.00	567 30,150	2,268.00 123,500.00	
Peoples Mutual Benevolent Piedmont Mutual Life Toilers Mutual Life Workers Mutual Life and Health	3,002 4,380 515	Not given, 162,060.00 15,859.00 40,814.00	2,300 946 2,186	Not given. 25,180.00 30,010.00 58,766,00	
Total	145,308	3,731,106.92	152, 051	1,240,279.00	

No. XVII.
ASSESSMENT LIFE ASSOCIATIONS FOR 1907.

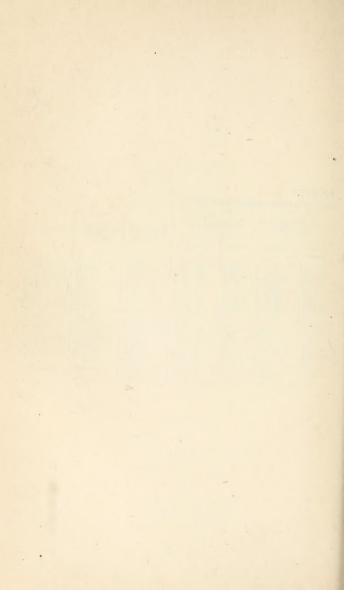
	es Terminated ing 1907.	Certificates in Force December 31, 1907.		Ir	acrease.	Decrease,	
Number.	Amount.	Number. Amount.		Number.	Amount.	Number.	Amount.
712 2,000 6,098 1,980 1,672 345 853 84,194 351	\$ 20,321,00 16,000,00 35,889,50 46,312,00 55,360,00 1,059,96 28,220,00 479,518,00 7,470,00	12,815 3,190 6,652 2,129 1,134 655 1,500 81,228 165	\$ 472,719.00 24,770.00 66,339.33 49,752.00 46,880.00 1,521.03 56,640.00 1,714,679.00 3,700.00	8, 073 1, 670 27 1, 272 321 243 4, 871	\$ 304,350.00 13,550.00 26,427.00 29,653.00 553.00 6,640.00		
18,000	542, 477. 68	567 56,176	2,268.00 966,602.32	2,150			418, 977. 68
1,856 2,567 826 1,738	Not given. Not given. 26,025,00 47,195,00	1,230 4,113 635 2,001	Not given. Not given. 19,844.00 52,385.00	120 448	3,985.00 11,571.00	0.00	Not given. Not given.
123,492	1,304,947.24	174,188	3,478,099.68	19,195	396,729,00	3,039	536,794.68

TABLE SHOWING LIFE ASSESSMENT ASSOCIATIONS

. Name of Association.		ates in Force ber 31, 1906.	Certificates Issued During 1907.		
	Number.	Amount.	Number.	Amount.	
Afro-American Mutual Life Insurance Co. American Life and Benefit Carolina Mutual Life Dixie Mutual Life Dixie Mutual Life Dixie Mutual Frotective Association Eastern Carolina Mutual Life Eastern Carolina Mutual Life Industrial Life and Health Insurance Co. Liberty Mutual Life and Health Insurance Co. Mecklenburg Mutual Life	1,500 6,625 855 334 1,257 17,423 165	\$ 168,369,00 11,250,00 39,912,33 20,099,00 967,59 50,000,00 418,152,00 3,700,00	8,785 3,690 6,125 3,252 2,806 645 1,096 17,170 351	\$ 324,671.00 29,520.00 62,316.50 76,664.00 102,240.00 1,612.50 34,960.00 185,850.00 7,470.00	
Mutual Registry Life North Carolina Mutual and Provident Association North Carolina Burial Association	37,917	1,083,780.00	567 25,900	2,268.00 777,000.00	
North Carolina Buriai Association Peoples Mutual Benevolent Piedmont Mutual Life Toilers Mutual Life Workers Mutual Life and Health	3,002 4,380 515	Not given. 162,060.00 15,859.00 40,814.00	84 2,300 946 2,186	Not given. 25, 180, 00 30, 010, 00 58, 766, 00	
Total	80,268	2,014,962,92	75, 903	1,717,928.00	

No. XVIII,
BUSINESS IN NORTH CAROLINA DURING 1907.

Certificates Terminated During 1907.			ates in Force aber 31, 1907.	Premiums or Assessments	Losses	Losses Paid.	
Number.	Amount.	Number.	Amount.	Received.	Incurred.		
712 2,000 6,098 1,980 1,672 345 853 16,224 351	\$ 20,321.00 16,000.00 35,889.50 46,312.00 55,360.00 1,059.06 28,320.00 118,253.00 7,470.00	12,815 3,190 6,652 2,127 1,134 655 1,500 18,369 165	\$ 472,719.00 24,770.00 66,339.33 49,752.00 46,880.00 1,521.03 56,640.00 485,749.00 3,700.00	\$ 21, 991. 31 6, 123. 56 11, 072. 14 5, 803. 25 2, 572. 09 1, 521. 03 1, 430. 38 97, 495. 95 628. 70	\$ 7,927.25 2,694,45 2,879.05 1,941.86 933.60 769.49 557.25 31,716.60 129.45	\$ 7,927,25 2,694,45 2,879,05 1,904,36 933,60 769,49 557,25 31,716,60 129,45	
51,400	46,200,00	567 48, 417	2,268.00 1,814,580.00	227.97 132,828.58	124,00 12,227.68	118.00 12,227.68	
1,856 2,567 826 1,738	Not given. Not given. 26,025,00 47,195,00	1,230 4,113 635 2,001	Not given. Not given. 19,844.00 52,385.00	3,155.00 8,900.22 3,154.85 8,911.35	Not given. 3,574.27 1,059.99 3,057.74	Not given. 3,574.27 1,059.99 3,057.74	
52,572	448, 404, 56	103, 570	3,097,147.36	305,811.38	69,592.68	69,549.18	



STATISTICAL TABLES

RELATING TO ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES.

TABLE No. XIX-

SHOWING ASSETS OF FIDELITY AND CASUALTY COMPANIES (LICENSED TO.

Name of Company.	Real Estate.	Loans on Mortgages.	Loans on Collaterals.
Ætna Indemnity Co	\$ 6,250,00	\$ 3,500,00	\$
Ætna Life (Accident Department)	*616, 795, 01	41, 239, 753, 50	1,363,499,81
American Bonding Co.	6,007.36	8,000.00	
American Credit-Indemnity Co. (New York)			
American Surety Co. (New York)	3, 156, 337.64		
American Trust Co. (Charlotte, N. C.)	59, 160. 00	E9E 119 00	15 000 00
Continental Casualty Co Employers Liability Assurance Corporation	59, 160, 00	330,113.00	15,000.00
Employers Indemnity Co		24,600,00	
Edgecombe Mutual Hail Insurance Co			
Federal Union Surety Co.	19,800.00	218,250.00	
Fidelity and Casualty Co.	970, 499, 58		197, 750, 00
Fidelity and Deposit Co	757,000,00 200,000,00		197,750.00
Hartford Steam-boiler Inspection and Insurance Co.	97,000,00	1,041,950.00	
Lloyds Plate-glass Insurance Co.	265,000.00	1,041,000.00	
Maryland Casualty Co	447, 732.01		
Metropolitan Casualty Co			
Metropolitan Surety Co		48,850.00	
National Surety Co New York Plate-glass Insurance Co		13,834.82	
Ocean Accident and Guarantee Corporation		5,000.00	
Pennsylvania Casualty Co.	38, 050, 00	2,500.00	2,000,00
Philadelphia Casualty Co		68,550,00	-,000,00
Preferred Accident Insurance Co			
Standard Life and Accident Insurance Co	25,350.00	510,850.00	50,000.00
Southern Live Stock Insurance Co.	90,000,00	134,654,05	98, 225, 00
Title Guaranty and Surety Co		134, 634. 00	1,339,522,54
United States Casualty Co.	5,000,00	153,000,00	1,000,022.01
United States Fidelity and Guaranty Co		11,750,00	124,585.00
United States Health and Accident Co		11,300.00	
United Surety Co.	250,000.00	6,000.00	60,000.00
Wachovia Loan and Trust Co,			
Total	7,647,039.63	44,037,455.37	3, 250, 582.35

^{*}Includes Life business.

ASSETS.

DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1907.

Bonds and Stocks.	Cash in Office and Banks.	Interest and Rents Due and Accrued.	Outstanding Premiums.	Other Items.	Total Assets.
\$ 745,485.00 29,373,825,78 1,171,770.71 2,044,669.50 2,433,891.91	\$ 160,637.76 5,255,409.87 126,321,30 151,945.02 562,124,09	\$ 13,257.48 1,341,377.17 6,915.77 14,415.00 25,530.84	\$ 111,539.07 1,138,076.75 81,496.03 40,100.00 196,717.90	\$ 71,199.10 6,076,735,00 26,250.00 115,569.77	\$ 1,111,868.41 86,405,472.89 1,426,761.17 2,366,699.29 6,374,602.38
357, 695.00 3,672,600.00 387,097.35 85,265,40	139, 659, 30 4, 844, 04 16, 153, 74 2, 240, 15 90, 115, 61	10,867.20 47,918.07 5,699.91 4,434,33	609, 930. 54 567, 600. 77 51, 954. 73 83, 140. 51	138,073.18 23,039.91 15,376.35	1, 865, 498. 22 4, 316, 002. 79 485, 505. 73 2, 240. 15 516, 382, 20
5, 263, 762, 75 4, 405, 890, 00 788, 605, 37 2, 565, 523, 00 435, 116, 54	143,073,48 284,152,50 82,711.98 115,831,34	9,570,56 3,283,59 8,028,32 26,224,54	913,694,89 127,950,86 147,525,51 203,819,78	500.00 9,846.14	7,300,601,26 5,776,026,95 1,227,371,18 4,060,194,80
2,741,256.69 495,667.50 501,681.25 1,412,737.50	23, 471, 48 208, 433, 05 35, 778, 35 46, 727, 86 458, 366, 07	1,500,00 20,108,36 4,503,73 7,009,80 7,022,47	90, 148, 74 612, 949, 12 93, 817, 89 59, 062, 74 226, 957, 69	100,000,00 60,641.45 139,215.87	815, 236, 76 4, 130, 479, 23 629, 767, 47 723, 973, 10 2, 377, 788, 57
577,408,00 2,909,023,12 324,511,10 540,531,46 1,357,575.00	31, 131, 40 74, 861, 88 88, 101, 24 55, 327, 26 139, 652, 29	38, 933, 95 3, 654.00 8, 642, 75 9, 917, 61	111,388,36 272,595,62 89,111,42 161,897,44 165,681,33	14,375.50 10,645.81 6,070.33	724,927.76 3,309,790.07 558,573.57 841,019.24 1,672,826.23
1,912,325,00 1,013,135,00 9,576,022.87 1,463,576,10	141,367.68 47,516.81 83,801.15 738,687.45 89,240.07	25,255.06 2,589.30 10,983.33 123,403.31 11,761.26	338, 820, 37 1, 075, 82 159, 272, 30 137, 227, 23	103, 214. 13	3,003,968.11 51,181.93 1,693,284.96 11,777,636.17 1,859,804.66
2,250,877.67 543,152,00 207,000.00	432,807,97 78,419,27 68,044,22	30, 892, 37 8, 231, 55	379,575,70 50,848.52 67,126.06	159, 262, 76 2,340,00 203, 493, 93	3,907,155,35 694,291,34 861,664-21
81, 557, 678.57	9,976,955.68	1,831,931.63	7, 291, 103, 69	7, 275, 849. 23	162,868,596,15

TABLE No. XX—
SHOWING LIABILITIES OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company,	Unpaid Claims and Expense of Settlement.	Unearned Premiums.
Etna Indemnity Co. Æina Life (Accident Department) American Bonding Co. American Credit-Indemnity Co. (New York) American Survety Co. (New York) American Trust Co. (Charlotte, N. C.) Continental Casualty Co.	1,572,062.26 188,712.22 216,382.94 503.868.96	\$ 309,654.49 1,699,285.99 445,194.27 611,986.89 1,126,946.11
Continental Casualty Co Employers Liability Assurance Corporation Employers Indemnity Co Edgecombe Mutual Hail Insurance Co	1,425,817.04 25,725.00	919, 761. 88 1, 325, 419. 87 128, 055. 95
Federal Union Surety Co. Fidelity and Casualty Co. Fidelity and Deposit Co. General Accident, Fire and Life Assurance Corporation Hartford Steam-boiler Inspection and Insurance Co. Lloyds Plate-glass Insurance Co. Mathematical Casualty Co. Mathematical Casualty Co. Metropolitan Casualty Co. National Surety Co. National Surety Co. New York Plate-glass Insurance Co. Ocean Accident and Guarantee Corporation Pennsylvania Casualty Co. Philadelphia Casualty Co. Philadelphia Casualty Co. Standard Live Stock Insurance Co. Standard Live Stock Insurance Co. Title Guaranty and Surety Co.	12,781,73 145,073,67 292,024,22 16,405,91 623,086,01 73,223,10 105,976,02 118,943,00 686,935,85	129, 960, 47 3, 456, 606, 76 4778, 539, 17 435, 113, 15 1, 928, 571, 19 273, 212, 82 1, 452, 737, 03 245, 1516, 59 225, 016, 72 836, 425, 08 225, 679, 43 1, 046, 533, 95 184, 327, 58 317, 240, 16 584, 778, 52 26, 945, 98 4, 750, 42 308, 119, 81
Travelera Inaurance Co. (Accident Department) United States Casualty Co. United States Fidelity and Guaranty Co. United States Health and Accident Co. United Surest Health and Accident Co. United Surety Co. Wachovia Loan and Trust Co.	4,313,923.32 185,002.64 489,331.24 59,546.83	3,384,293,74 619,366.09 1,393,245.00 63,236.34 151,095.82
Total	14,973,884.24	25,533,397.27

^{*}Includes Life business.

LIABILITIES.
TO OO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1907.

Other Liabilities.	Total Liabilities, Except Capital and Surplus,	Cash Capital,	Surplus.	Surplus to Policy-holders.	Total Liabili- ties, Including Capital and Surplus.
\$ 145,818.47 *77,547,116.26 90,184.21 31,324.96 175,250.71	\$ 521,432,85 80,818,464.51 724,090.70 859,694.79 1,806,065.78	\$ 500,000.00 2,000,000.00 500,000,00 1,000,000.00 2,500,000,00	\$ 90,435.56 3,587,008.38 202,670.47 507,004.50 2,068,536.60	\$ 590, 435.56 5,587,008.38 702,670.47 1,507,004.50 4,568,536.60	\$ 1,111,868.41 86,405,472.89 1,426,761.17 2,366,699.29 6,374,602.38
208, 530, 33 209, 293, 73 31, 521, 83	1,289,834.04 2,960,530.64 185,302.78	. \$00, 000.00 200, 000.00 100, 000.00	275, 664, 18 1, 155, 472, 15 200, 202, 95	575, 664.18 1,355, 472.15 300, 202. 95	1,865,498.22 4,316,002.79 485,505,73
17, 775, 96 457, 568, 66 67, 818, 35 112, 177, 22 53, 822, 50 30, 064, 48 206, 925, 21 33, 904, 50 34, 66 477, 416, 65 31, 202, 38 51, 165, 86 184, 444, 11 206, 918, 65 185, 928, 21 243, 394, 19 244, 394, 19 245,	184, 219, 08 1, 1454, 724, 03 1, 1454, 724, 03 187, 292, 293 2, 053, 326, 74 282, 390, 50 2, 447, 252, 68 283, 697, 74 1, 232, 697 2, 177, 252 2, 177, 122 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 123 2, 177, 124 2, 177, 124 2, 177, 125 2, 177, 127 2, 177, 127 2, 177, 127 2, 177, 127 2, 177, 127 2, 177, 127 2, 177, 127 2, 177 2,	300, 000. 00 2, 000, 000. 00 200, 000. 00 200, 000. 00 1, 000, 000. 00 200, 000. 00 300, 000. 00 500, 000. 00	22, 163, 12 701, 312, 77 2, 221, 292, 92 120, 161, 39 1, 006, 568, 66 235, 546, 65 235, 546, 65 235, 546, 66 235, 546, 67 245, 526, 67 245, 526, 67 245, 526, 67 245, 526, 67 245, 526, 67 245, 526, 67 245, 66 251, 67 251, 6	\$23, 163, 112 \$701, 312, 97 \$4, 321, 329, 92 \$70, 161, 39 \$2,006, 868, 06 \$485, 846, 25 \$1,663, 226, 15 \$301, 264, 70 \$301, 264, 70 \$401, 200, 200, 10 \$1,200, 200, 10 \$1,200, 200, 10 \$1,200, 200, 10 \$1,200, 200, 200 \$1,200, 200, 200 \$1,200, 200 \$1,200, 200, 200 \$1,200, 200 \$1,200 \$1	516,382,20 5,776,665,95 65,777,666,95 1,227,371,18 4,660,194,80 816,236,764,71 227,973,10 227,973,10 3,09,790,07 84,09,790,07 84,09,790,07 841,019,24 1,678,262,23 2,000,988,11 1,698,264,96 1,158,58,504,66 1,158,58,58,504,66 1,158,58,58,58,58,58 1,158,58,58,58 1,158,58,58 1,158,58,58 1,158,58,58 1,158,58,58 1,158,58,58 1,158,58,58 1,15
81, 240, 229. 09	121,747,510.60	20,100,000,00	21,022,609,68	41,230,930.01	162, 870, 120. 28

TABLE No. XXI—
SHOWING INCOME OF FIDELITY AND CASUALTY COMPANIES (LICENSED

		Premiums	
Name of Company.	Accident.	Health.	Liability.
Ætna Indemnity Co, Ætna Life (Accident Department) American Bonding Co. American Credit-Indemnity Co. (New York) American Surety Co. (New York)			
American Trust Co. (Charlotte, N. C.). Continental Casualty Co. Employers Liability Assurance Corporation Employers Indemnity Co Edgecombe Mutual Hail Insurance Co.	2,051,476.91 232,598.19 37.50	330, 384. 19 38, 795. 26	2,570,443,52 264,553,81
Federal Union Surety Co	1,703,088.12	877,680,22	1,940,618.74
Fidelity and Deposit Co. General Accident, Fire and Life Assurance Corporation: Hartford Steam-boiler Inspection and Insurance Co.	*790, 642.73		395,994.27
Lloyds Plate-glass Insurance Co. Maryland Casualty Co. Metropolitan Casualty Co. Metropolitan Surety Co.	554, 950. 24 90, 839. 36	44,503.29 14,749.53	1,664,216.32
National Surety Co. New York Plate-glass Insurance Co, Ocean Acaide and Gurantee Corporation Pennsylvania Casualty Co. Philadelphia Casualty Co. Prieferred Acaident Insurance Co. Standard Life and Accident Insurance Co. Southern Life Stock Insurance Co.	293, 075. 88 129, 988. 69 140, 766. 15 1, 200, 541. 41 1, 026, 969. 98	37, 036, 97 68, 488, 70 58, 782, 41 202, 642, 31 105, 113, 67	1, 353, 961. 60 191, 908. 08 182, 819. 91 898, 959. 28
Title Guaranty and Surety Co. Travelers Insurance Co. (Accident Department) United States Casualty Co. United States Fidelity and Guaranty Co. United States Health and Accident Co. United States Health and Accident Co.	3,179,336.45 527,244.93 *869,315.12 771.05	309, 370. 53 158, 482. 32	
Wachovia Loan and Trust Co.			
Total	14,373,408.75	2,474,790.24	17, 966, 947. 51

INCOME.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1907.

Received.

	Fidelity.	Surety.	Plate-glass.	Steam-boiler.	Burglary and Theft,	Credit.
\$	87, 116, 38	\$ 228, 204.92	\$ 93,517.44	\$	\$ 147, 271. 25	\$
	196, 947, 83	463, 299, 43			96,377.32	1,371,124.55
	919, 064, 47	1,079,587.29				1,511,124.55
	73,340.65			4,281.16	50, 357. 62	
		†216, 984, 46				
	310,376.22 1,134,652.22	300, 240, 91	345, 257. 44	350, 305, 27	581,185.07	
				1,226,380.74	100, 589, 03	
			478, 849, 40 191, 776, 79	197,044.93	241, 120. 93	
	91,883.99 703,757.47	233, 682, 72 651, 734, 90	449,052.29 515,153,97		113,477.40 230,164.20	
			67,052.49	56, 561, 96 11, 656, 55	143, 332, 23	483, 044, 47
1			115, 496.13	‡2, 021. 11		127,067.50
	**					
		628,787.13			***************************************	
		†2,262,859.64		35, 256, 45	30, 083, 45 265, 536, 83	
	34,219.00	178, 276. 75	676.69		38, 220. 11	
-	3,551,358.23	6, 243, 608. 15	2,256,832.64	1,879,465.95	2, 037, 715. 44	1,981,236.52

TABLE No. XXI— SHOWING INCOME OF FIDELITY AND CASUALTY COMPANIES (LICENSED

	Premiums			
· Name of Company.	Hail.	Fly-wheel.	Sprinkler.	
Ætna Indemnity Co.	\$	\$	\$	
Ætna Life (Accident Department)				
American Bonding Co. American Credit-Indemnity Co. (New York)————————————————————————————————————				
American Credit-Indemnity Co. (New 10rk)				
American Trust Co. (Charlotte, N. C.)				
Continental Consults Co.				
Continental Casualty Co. Employers Liability Assurance Corporation				
Employers Indemnity Co.				
Edgesombo Mutual Hail Insurance Co	0 000 05			
Edgecombe Mutual Hail Insurance Co. Federal Union Surety Co.	2,000.00			
Fidelity and Casualty Co.		79 991 90		
Fidelity and Deposit Co.		121001.20		
General Accident, Fire and Life Assurance Corpo-		***************************************		
ration				
Hartford Steam-boiler Inspection and Insurance Co Lloyds Plate-glass Insurance Co				
Lloyds Plate-glass Insurance Co				
Maryland Casualty Co.			122, 187, 44	
Metropolitan Casualty Co.			***************************************	
Metropolitan Casualty Co	v			
National Surety Co.				
New York Plate-glass Insurance Co				
Ocean Accident and Guarantee Corporation				
Pennsylvania Casualty Co				
Philadelphia Casualty Co				
Preferred Accident Insurance Co				
Standard Life and Accident Insurance Co				
Southern Live Stock Insurance Co.				
Title Guaranty and Surety Co.				
Travelers Insurance Co. (Accident Department)				
United States Casualty Co.			34,816.05	
United States Fidelity and Guaranty Co				
United States Health and Accident Co				
United Surety Co.————————————————————————————————————				
wacnovia Loan and Trust Co				
Total	2,066.65	72,991.20	157,003.49	

INCOME—Continued.
TO OO BUSINESS IN THIS STATE) FOR THE YEAR ENDING OECEMBER 31, 1907.

Received.		Total	Interest,	All Other	Total	
Workmen's Collective.	Title,	Live Stock.	Premiums. Dividends and Rents.		Items.	Income.
	8		\$ 556,109.99 4,820,997.03 756,624.58 1,371,124.55 1,998,651,76	\$ 31,959.55 3,391,917.79 51,561.00 91,578.92 481,213,42	\$ 24,755.06 10,549,854.62 3,675.18 525.00 107,700.20	\$ 612,824,60 18,762,769,44 811,860,76 1,463,228,47 2,587,765,38
			2,381,861.10 2,969,816.40 264,591.31 2,066.65 216,934.46 6,181,502,28	52,220.82 124,127.90 16,685.68 60.00 16,549.48 335,716.56	205, 511. 89 659. 16 574. 14 1, 147. 86 19, 317. 09	2,639,593.81 3,094,603.46 281,851.13 2,126.65 234,631.80 6,536,535.83
			1,434,893.13 1,287,226.03 1,226,380.74 478,849.40 3,015,799.94	259, 434.02 32, 405.16 175, 607.18 34, 780.64 155, 162.92	7, 997.00 664, 693.73 39, 606.36 17.25 19, 957.09	1,702,324.15 1,984,324.92 1,441,594.28 513,647.29 3,190,919.95 574,341.75
			554,641.18 439,044.11 1,585,656,57 515,153.97 2,367,013.11 469,094.51 622,910.99	19,700.57 24,570.69 67,440.74 27,309.04 103,993.25 15,847.15 16,977.98	249, 534. 20 22, 919. 50 953. 35 10, 144. 01 76, 153. 26	713, 149,00 1,676,016,81 543,416,36 2,471,006,36 495,085,67 716,042,23
4,042.24		7,531.83	629,964.43 8,534,466.89 1,237,167.36	54.201.35 108,192.66 .16 66,446.08 532,890.53 77,186.77 127,000,88	20,954.00 - 816.26 1,892.34 101,476.79	1,457,385.07 2,208,188.17 8,348.25 698,302.85 9,168,834.21 1,314,354.13 2,699,134.16
52,040,82	1,177.30	7,531.83	2,528,396.47 869,315.12 252,163.60 53,058,174.72	121,000.88 23,877.80 27,251.99 6,543,868.68	43, 436, 81 201, 031, 77 60, 812, 65 12, 436, 416, 57	72,038,459.97

TABLE No. XXII—
SHOWING DISBURSEMENTS OF FIDELITY AND CASUALTY COMPANIES (LICENSED

		Losses			
Name of Company.	Accident,	Health.	Liability.		
Ætna Indemnity Co.	8	8	\$		
Ætna Life (Accident Department)	845, 446. 33	100,597.02	1,571,132.95		
American Credit-Indemnity Co. (New York)					
American Surety Co (New York)					
American Trust Co. (Charlotte, N. C.)					
Continental Casualty Co	906,276.67				
Employers Liability Assurance Corporation		10, 527. 96	1,143,360.63		
Employers Indemnity Co. ———————————————————————————————————	100.00		84, 337. 36		
Federal Union Surety Co					
Fidelity and Casualty Co	904, 224, 75	427,410.32	1,124,615.48		
Fidelity and Deposit Co	***************************************		165,047,65		
General Accident, Fire and Life Assur. Corporation- Hartford Steam-boiler Inspection and Insurance Co.	*338, 345. 13		165,047.65		
Lloyds Plate-glass Insurance Co.					
Maryland Casualty Co.	213, 255, 43	25, 919. 82	903, 242. 70		
Metropolitan Casualty Co.	25,832,36	7,239.98			
Metropolitan Surety Co					
New York Plate-glass Insurance Co.					
Ocean Accident and Guarantee Corporation	92, 152, 07	12,970,87	673, 684, 64		
Pennsylvania Casualty Co	61, 460, 14	33, 494, 97	82, 838, 28		
Philadelphia Casualty Co.	53, 424.33	19, 351.05	61, 169. 08		
Preferred Accident Insurance Co	415, 277, 33 433, 962, 63	73, 513, 24 38, 002, 60	436, 174, 01		
Southern Live Stock Insurance Co		38,002.60	400, 114, 01		
Title Guaranty and Surety Co.					
Travelers Insurance Co. (Accident Department)	1, 322, 427.45	139, 470. 49	2, 380, 187. 42		
United States Casualty Co	185, 217.12	74,577.20	221,747.23		
United States Health and Accident Co	*411.910.70				
United States Health and Accident Co.	*50,00				
Wachovia Loan and Trust Co					
Total	6,321,183.47	1,082,971.16	8,847,537.43		

^{*}Accident and Health. †Fidelity and Surety.

DISBURSEMENTS.

2,909,15

1,251,429.88

25, 519, 87

2,801,531.08

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1907.

229.69

930,649,90

Paid. Burglary and Theft. Plate-glass. Steam-boiler. Credit Hail. Fidelity. Surety. \$ 61,533.38 16, 219, 03 \$ 117,414,26 \$ 39,628,82 61, 972, 74 307, 695, 93 36, 366, 80 441.751.77 266, 653, 13 620,091.51 21, 369, 41 9, 465, 13 1,703.00 †132,223,71 75,459.47 648,771.75 147, 595, 49 35, 979, 75 195, 300, 57 180,017,85 41, 582, 48 66, 936, 19 186, 264, 93 73, 194, 04 186, 693, 21 41,961.86 67, 342, 65 4,946.17 153,129.03 86,136.63 279,802.67 72, 359. 15 68, 866. 93 218, 157, 03 3,616.56 28, 129, 25 199, 969, 04 23,082.93 55,803.76 5,022.96 156.82 46,373,69 195, 177, 62 11,656.83 78,080,58 1, 279, 91 †857.451.53

8,638.09

679,321,84

688,094.50

1,703.00

154,954,05

TABLE No. XXII— SHOWING DISBURSEMENTS OF FIDELITY AND CASUALTY COMPANIES (LICENSED

	Losses Paid.			
Name of Company.	Live Stock.	Fly-wheel.		Work men's Collective.
Ætna Indemnity Co. Ætna Life (Accident Department) Ætna Life (Accident Department) Ætnerican Bonding Co. Æmerican Credit-Indemnity Co. (New York) Æmerican Surety Co. (New York) Æmerican Trust Co. (Charlotte, N.C.) Æmployers Liability Ássurance Corporation Employers Liability Assurance Corporation	\$	\$	\$	\$
American Surety Co. (New York) American Trust Co. (Charlotte, NC.) Continental Casualty Co. Employers Liability Assurance Corporation Employers Indemnity Co.				
Employers Indemnity Co. Edgecombe Mutual Hail Insurance Co. Federal Union Surety Co. Fidelity and Casualty Co. Fidelity and Deposit Co. General Accident, Five and Life Assur, Corporation		18,723.53		
General Acquent, Fire and Life Assur, Corporation, Hartford Steam-boiler Inspection and Insurance Co Lloyds Plate-glass Insurance Co Maryland Casualty Co Metropolitan Casualty Co Metropolitan Surety Co			20 107 03	
Metropolitan Surety Co. National Surety Co. New York Plate-glass Insurance Co. Ocean Accident and Guarantee Corporation Pennsylvania Casualty Co. Philadelphia Casualty Co.				
Standard Life and Accident Insurance Co	2 777 50			24,721.10
Title Guaranty and Surety Co. Travelers Insurance Co. (Accident Department) United States Casualty Co. United States Fidelity and Guaranty Co. United States Health and Accident Co. United States Health and Accident Co.			8,408.73	4,870.27
Wachovia Loan and Trust Co.				

^{*}Includes Life disbursements.

DISBURSEMENTS-Continued.

TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1907.

Total Losses Paid.	Commissions.	Dividends.	Salaries of Officers and Agents.	All Other Expenditures.	Total Disburse- ments.
\$ 234,795.49 2,517,176.30 406,035.47 441,751.77 886,744.64	\$ 153,143.98 1,334,490.28 208,254.85 372,405.99 158,620.82	\$ 100,000.00 50,000.00 150,000.00 200,000.00	\$ 117,456.86 257,225.49 148,964.29 75,156.49 737,346.48	\$ 105,068.35 *10,007,877.29 203,002.65 254,860.52 468,640.02	\$ 610,464.63 14,216,769.36 1,016,257.26 1,294,174.77 2,451,351.96
1, 026, 172, 31 1, 296, 544, 16 4, 437, 36 1, 7, 63, 60 13, 222, 71 2, 923, 306, 36 822, 788, 60 544, 975, 26 66, 935, 19 188, 284, 53 213, 745, 621, 53 213, 745, 621, 53 501, 798, 63 218, 575, 77 928, 577, 73 488, 790, 586 228, 577, 73 488, 790, 586 248, 790, 787, 73 488, 790, 787, 73 488, 790, 787, 73 488, 790, 787, 78 277, 775, 63 277, 775, 775, 775, 775, 775, 775, 775,	600, 756, 92 811, 921, 92 46, 806, 19 50, 871, 83 50, 100, 88 122, 430, 46 122, 430, 46 122, 430, 46 123, 143, 46 143, 462, 41 154, 462, 41 155, 462, 41 156, 872, 872, 872 167, 167, 167 168, 482, 41 168, 482, 41 169, 482, 482, 482, 482, 482, 482, 482, 482	00,000,00 259,181,14 6,000,00 18,000,00 280,000,00 290,000,00 560,000,00 39,000,00 40,000,00 40,000,00 41,400,00 42,000,00 44,000,00 44,000,00 44,000,00 44,000,00 45,000,00 45,000,00 45,000,00 45,000,00 46,000,00 47,500,00 47,500,00 41,	400,597,34 \$6,307,002,87 70,002	997, 158, 66 188, 582, 44 3, 587, 46 33, 587, 66 476, 870, 58 476, 870, 58 476, 870, 58 476, 870, 58 476, 870, 58 476, 870, 58 476, 870, 58 477, 264, 58 477, 264, 58 477, 264, 58 477, 264, 58 477, 264, 58 477, 264, 58 477, 278 478, 677, 28 478, 677, 28 478, 677, 68 478, 677, 68 478, 677, 68 478, 677, 68 478, 677, 68 478, 678, 678 478, 678, 678 488, 677, 677, 677, 677, 677, 677, 677, 6	2, 492, 685, 22 2, 622, 464, 31 221, 109, 86 226, 599, 17 6, 198, 594, 32 2, 160, 998, 29 1, 700, 190, 30 1, 661, 768, 27 633, 819, 50 3, 655, 438, 33 554, 561, 27 1, 316, 992, 43 518, 140, 98 2, 006, 896, 14 488, 77, 89 626, 702, 80 1, 196, 597, 17 1, 106, 597, 17 1, 106, 597, 17 1, 116, 587, 19 1, 109, 198, 198, 198, 198, 198, 198, 198, 19
37, 346. 30 	74,166,16 	2,878,594.19	85, 123, 27 6, 250, 250, 89	93,207.42	289,843.15 63,007,116.86

TABLE No. XXIII—
SHOWING PREMIUMS IN FORCE OF FIDELITY AND CASUALTY COMPANIES (LICENSED

Name of Company.	Accident.	Health.	Liability.	Fidelity.
Ætna Indemnity Co.	s	\$	\$	\$ 88,097,77
Ætna Indemnity Co. Ætna Life Ins. Co. (Accident Department) American Bonding Co.	1,257,024.19	220,624.52	1,854,163.94	189, 998, 22
American Credit-Indemnity Co. (New York)				
American Surety Co. (New York)				854, 733, 40
Continental Casualty Co	1 745 049 99	02 590 05		
Employers Liability Assurance Corporation	228, 985, 18	42,033,01	2, 226, 978, 68	78, 133, 57
Employers Indemnity Co				
Federal Union Surety Co. Fidelity and Casualty Co.				†259, 920. 94
	1,915,728.14	953, 516, 72	1,665,856.62	317, 394. 08 1, 182, 094, 17
General Accident Fire and Life Assurance Corporation				
Corporation	*346,348.38		389, 467, 54	
ance Co.				
Lloyds Plate-glass Insurance Co Maryland Casualty Co		40 041 55	1,229,728.69	
Metropolitan Casualty Co	81, 425, 21	15,241,25	1,229,120.09	
Metropolitan Surety Co				89,993.14
National Surety Co				614,170.66
Ocean Accident and Guarantee Corporation	249,820,70		998,619.05	
Pennsylvania Casualty Co				
Preferred Accident Insurance Co.	975, 188, 54			
Standard Life and Accident Insurance Co Southern Live Stock Insurance Co	751,283.90	100, 570, 40		
Title Guaranty and Surety Co.				
Travelers Insurance Co. (Accident Depart-				
United States Casualty Co.				
United States Fidelity and Guaranty Co				÷2,429,526,45
United States Health and Accident Co United Surety Co.	*126, 472. 69	2 133 30		35 089 01
Wachovia Loan and Trust Co.				
Total	11,314,050.62	2,542,261.13	13,389,625.18	6, 139, 151. 41

^{*}Accident and Health. †Fidelity and Surety.

EXHIBIT OF PREMIUMS.

TO OO BUSINESS IN THIS STATE) FOR THE YEAR ENOING OECEMBER 31, 1907.

Surety.	Plate- glass.	Steam- boiler.	Burglary and Theft.	Credit.	Sprink- ler.	Title,	Work- men's Collec- tive.	Fly- wheel.	Live Stock.
			115, 607. 27	1,223,973.78					
347, 508. 05		4,281,16	62,353.49 					142,357.94	
258,079.99 764.958.65	545, 619.38 205, 635.05 466, 966.72	406,645.00	99,508.01 290,336.63		134,037.18				
604, 438. 69		21,817.08		139,446.09		4,300.94	21,389.89		9,500.8
208, 281, 74			331,920.42 48,988.04						

4,358,169.54 2,444,767,79 5,117,929.22 2,523,259.57 1,799,248.18 172,361.96 4,300.94 26,062.22 142,357.94 9,500.84

TABLE No. XXIV—BUSINESS SHOWING PREMIUMS COLLECTED AND LOSSES PAID OF FIDELITY AND CASUALTY COMPANIES.

Name of Company.	Accident.	Losses Paid.	Health.	Losses Paid.
Ætna Indemnity Co, Ætna Life Insurance Co, (Accident Department) American Bonding Co, American Coedit Indemnity Co.	\$	\$	\$	\$
American Bonding Co	21,000.30	12,001.22	4,986.51	2,467.57
American Trust Co.				
American Frust Co. Continental Casualty Co. Employers Liability Assurance Corporation Employers Indemnity Co. Edgecombe Mutual Hail Insurance Co. Federal Union Surety Co.	702.01	1.126.77	171 10	87 90
Employers Liability Assurance Corporation	1,854,39	451.91	800.32	150 16
Employers Indemnity Co.				200.10
Edgecombe Mutual Hail Insurance Co.				
Federal Union Surety Co				
Fidelity and Casuatty Co. Fidelity and Deposit Co.	19, 170, 74	3,077.46	9,494.73	2,443,49
Conord Assident Einer J. I.C.				
General Accident, Fire and Life Assurance Corpo-				
General Accident, Fire and Life Assurance Corpo- ration————————————————————————————————————	2,878.54	887.90		
Lloyds Plate-glass Insurance Co.				
Maryland Casualty Co.	10 000 05	4		
Metropolitan Casualty Co.	19, 808. 35	11,770.79	6,245.03	4,691.11
Metropolitan Surety Co				
National Surety Co.				
New York Plate-glass Insurance Co				
Ocean Accident and Guarantee Corporation	519.56	114.29	59.50	E0.00
Pennsylvania Casualty Co	5,340.99	222,63	5,690.52	50.00 2,380,53
Philadelphia Casualty Co	.,	202.00	0,000.02	2,080.00
Preferred Accident Insurance Co.	5 996 00	1,630,87	3,167,50	1,597,46
Standard Life and Accident Insurance Co.	8 218 87	5, 316, 05	1,242.08	740.13
Southern Live Stock Insurance Co.		0,010.00		140.10
Title Guaranty and Surety Co.				
Travelers Insurance Co. (Accident Department)	15,057,58	3, 235, 08	2,716,58	1,357.45
United States Casualty Co.	4,197.03	826,81	4,688.75	
United States Fidelity and Guaranty Co.				
United States Health and Accident Co.				
United Surety Co	12.50			
wachovia Loan and Trust Co				
Total	114 111 10	10.054.45		
10001	114,111.12	42,051.15	39, 262, 62	19,488.82
	1		- 1	

IN NORTH CAROLINA.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1907.

Liability.	Losses Paid,	Fidelity.	Losses Paid.	Surety.	Losses Paid,	Plate- glass.	Losses Paid,
\$	\$4,690.13		\$	\$ 1,570.55	\$ 31.85	\$ 11.25	\$
		†12,462.78	11,552.28				
		5,068.42	11,299.86	4,607.91			
16,595,63 6,382,84	10, 219, 50 4, 847, 93						
10,741.38	10,990.67	†790.06 219.53 2,769.08	600.00	2, 186. 25	5.55	3,207.56	724.77
37,839.47	15,241.05					668.45 1,749.24 1,165.70	414.67 532.70 116.80
		†123.50 3,236.35		1,293.29	421.83		
6,305.85	10, 788, 29					856.37	105.29
6,677.85	1,350.34					1,480.00	643.15
200.00							
26,399.06	13,504.85			4,919.23	1,077.20		
306.78	4,141.43	125, 398, 30	28, 633, 54				
		572.90		2,039.68		12.36	
136,842,71	75,774.19	51,990.25	52,085.68	16,616.91	1,536.43	9, 150. 93	2,537.38

TABLE No. XXIV-BUSINESS SHOWING PREMIUMS COLLECTED AND LOSSES PAID OF FIDELITY AND CASUALTY COMPANIES

Name of Company.	Steam- boiler.	Losses Paid.	Burglary and Theft,	Losses Paid,
Ætna Indemnity Co.	8	\$	\$ 475.68	\$
Ætna Life Insurance Co. (Accident Department)				
American Bonding Co			3,303.53	
American Credit-Indemnity Co.				
American Trust Co.				
Continental Casualty Co.				
Employers Liability Assurance Corporation				
Employers Indemnity Co.				
Employers Indemnity Co				
Federal Union Surety Co. Fidelity and Casualty Co. Fidelity and Deposit Co.				
Fidelity and Casualty Co	3,538.27	100.90	2,721.33	
Fidelity and Deposit Co.				
General Accident, Fire and Life Assurance Corporation				
Hartford Steam-boiler Inspection and Insurance Co.	25,048.42	100.00		
Lloyds Plate-glass Insurance Co				
Maryland Casualty Co	10,508.13	248.13	3,667.29	
Metropolitan Casualty Co.				
Metropolitan Surety Co			20.00	
National Surety Co. New York Plate-glass Insurance Co.				
Ocean Accident and Guarantee Corporation			1 000 00	
Pennsylvania Casualty Co.			1,080-62	
Philadelphia Casualty Co.				
Preferred Accident Insurance Co.				
Standard Life and Accident Insurance Co				
Southern Live Stock Insurance Co				
Title Guaranty and Surety Co				
Travelers Insurance Co. (Accident Department)				
United States Casualty Co			12.50	
Travelers Insurance Co. (Accident Department) United States Casualty Co. United States Fidelity and Guaranty Co.			1,274.10	
United States Health and Accident Co				
United Surety Co.			280.21	~
Wachovia Loan and Trust Co				
Total	39,094.82	449.03	12,835.26	

IN NORTH CAROLINA-Continued.

(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1907,

Credit.	Losses Paid.	Hail.	Losses Paid.	Fly- wheel.	Losses Paid.	Sprink- ler.	Losses Paid.	Live Stock.	Losses Paid.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
25,323.75	6,731.49								
		0 000 05	1 500 00						
		2,066.65							
				0 070 67					
				2,213.01					
				343.00					
						+			
10,550.00									
						*****		10,962.94	2,777.50
								10,962.94	2,111.50
						40.00			
						30.00			

35,873.75	22,875,74	2,066.65	1,703.00	2,616,67		40.00		10, 962, 94	2,777.50



STATISTICAL TABLES

RELATING TO FRATERNAL ORDERS.

TABLE No. XXV—FRATERNAL SHOWING INCOME AND DISBURSEMENTS FOR 1907 AND ASSETS

		Income.
Name of Order.	Paid by Members.	All Other Sources.
Atlantic Coast Line Relief Department Benevolent and Charitable Brothers* Brothers and Sisters Aid Society	\$ 190,560.98	\$ 45,192.67
Brothers and Sister's Ald Society Cape Fear Aid and Relief Association Charitable Brotherhood* Colored Brotherhood Society	67.11 1,943.10	356.66 64.00
Columbian Woodmen District Household of Ruth, No. 10, G. U. O. O. F. Eastern Star Benevolent Fund Farmers Fraternal Life Association	2,242.36 17,305.72 3,984.00	16.40 2,475.41 102.80 454.86 450.00
Funeral Benefit Association of the United States	204,136.12 7,020.85	2,335.30
Grand Fountain United Order of True Reformers———————————————————————————————————	265,011.36 285,232.30	22,333.10 12,326.80
Grand United Order of the Sons and Daughters of Peace Imperial Mutual Life and Health Insurance Co.	59.58 30,030.30	31,591.69
Imbrowed Order of Foresters Independent Order of Foresters Independent Order of Good Samaritans and Daughters of Samaria, No. 1	3,885,824.98	447,521.50
Independent Order of J. R. Giddings and Jollifee Union*	26 574 92	
Independent Order St. Luke	62,992.19	5,609.94
No. 10 Junior Order United American Mechanics Knights of Gideon Mutual Society	242 058 00	67.50 5,872.01 1,128.59 92,350.95
Knights of Gideon Mutual Society Knights of Columbus Knights of Harmony* Knights of Honory	883,621.20 2,631,832.84	92,350.95 4,970.49
Knights of the Maccabees of the World	2,433,221,24	241,311.47 77,372.78
Knights of Pythias (colored)* Knights of Pythias of North America, South America, Europe, Asia, Africa and Australia*		
Loyal Guard	86,257.04 1,539,286.39 3,187.97	27,693.72 106,595.90
Living Stream Enterprising Brotherhood Masonic Benefit Fund (colored) Masonic Mutual Relief Association Modern Brotherhood of America	27.40 15,929.22 65,819.99	31,70 4,828,77
		75,686.64
Mutual Life and Indemnity Association Negro Christian Brotherhood* Order of United Commercial Travelers Peoples Home and Charitable Association.	501,071.65 288.89	33,683.83
Royal Arcanum	8,792,958.55 141,178.55	318.32 157,087.77 473.08
Reformed Junior Knights of Gideon Mutual Aid Society	0 055 00	692.75 1,350.40 2,00
Royal Kinghts of King David Raleigh Union Society Sovereign Camp of the Woodmen of the World Supreme Grand Lodge of Good Samaritans and Daughters of Samaria	5,582,394-34 88-88	245, 132, 48
Sons and Daughters of Keruge"	271 65	562,00
Supreme Forest Woodmen Circle Supreme Ruling Fraternal Mystic Circle	553,708.61	21, 783.01 28, 126, 56
Union Link Mutual Indemnity Society Union Link Mutual Indemnity Society United Order of Tents of the J. R. Giddings and Jollifee Union———————————————————————————————————	188.54 14,064.05 35,918.52	209.70
Winston Industrial Association	3, 252, 12	
Total	36,360,849.77	1,698,187.55

^{*}No statement filed.

INSURANCE ORDERS.

AND LIABILITIES ENDING DECEMBER 31, 1907.

		Disbursements.				
Total Income.	Paid for Claims.	All Other Disbursements.	Total Disbursements.	Total Assets.	Total Liabilities.	
\$ 235,753.65	\$ -194,919.64	\$ 42,579.47	\$ 237,499.11	\$ 23,785.43	\$	
423.77 2,007.10	80.00 753.25	310.62 1,340.54	390.62 2,093.79	33.15 76.39		
531.60 134,242.81 2,345.16 17,760.58 4,434.00 206,471.42 7,020.85	416.00 26.189.29 1,150.00 4,881.21 3,694.00 201,132.85 4,196.39	16.40 55,281.40 409.73 5,536.54 344.05 8,827.66 2,705.02	432.40 81,470.69 1,559.73 10,417.75 4,038.05 209,960.51 6,901.41	99.20 85,801.69 785.43 20,691.03 987.47 66,342.91 119.44	5,159,05 10,750,00	
287, 344, 46 297, 559, 10	180,558.18 122,229.91	91,906.76 175,505-68	272, 464, 94 297, 735, 59	280,709.36 647,771.86	53,861-91 627,100-05	
59.58 30,030.30 1,480,956.64 4,333,346.48	10, 813, 70 1, 297, 357, 63 2, 761, 532, 43	59.00 19.216.60 135.078.29 534,214.89	59.00 30,030.30 1,432,435.92 3,295,747.32	65.81 1,086.10 946,533.04 11,475,666.61	267, 675, 00 874, 989•05	
766.16	81.25 25,600.00	285.50 1,219.80	366.75 26,819.80	606.39 418 96	2,300.00	
26, 574, 93 68, 602, 13	33,520.00	23,622.52	57,142.52	30,609-28	2,500.00	
5,662.92 349,830.01 9,113.61 975,972.15	5.000.00 281,367.10 4,675.00 453,591.74	444.82 29,050.71 4,417.07 163,272.07	5, 444.82 310, 417.81 9, 092.07 616, 863.81	278.80 143,997.37 1,346.04 2,097,185.48	16,580.30 913 00 96,000.00	
2,636,803,33 4,803,776,85 2,510,594,02	2,546,890.00 3,427,308.89 1,652,737.56	92,423,40 455,112,50 494,884,82	2,639,313.40 3,882,421.39 2,147,622.38	201,880.67 7,386,983.94 2,086,312.62	593,276.76 441,792.53 175,152.11	
113, 950, 76 1, 645, 882, 29 3, 187, 97 59-10 15, 929-22 70, 648, 76 980, 010, 77 1, 163, 52	50,543.55 757,463.72 1,342.70 15,888.55 24,261.67 701,519.91 764.85	40, 497, 62 287, 513, 61 2, 273, 41 71, 70 18, 516, 45 203, 601, 53 323, 67	91,041.17 1,044,977.33 3,616.11 71.70 15,888.55 42,778.12 905,121.44 1,085.52	173,677.29 3,023,975.34 358.56 21.10 321.85 138,657.98 681,748.89 75.00	8,018.37 143,514.37 182.00 27.70 95,441.00 89,821.09	
534,755.48 288.89 2,675.42 8,950,049.32 141,651.63 2,351.50 10,205.40 2,890.50 5,827,526.82	730.68 7,931,960.92 69,513.17 1,050.00 2,250.00 2,645.00	118, 693.36 341.47 940.11 254.058.60 67.051.93 1,420.25 6,636.57 238.00 858,623.19	455, 908, 58 377, 97 1, 670, 79 8, 186, 019, 52 136, 565, 10 2, 470, 25 8, 886, 57 2, 883, 00 4, 396, 024, 07	345,567.20 402.92 1,200.88 5,428,362.14 22,609.24 100.00 2,461.04 26.45 6,429,613.04	72, 823, 92 88, 34 836, 727, 29 5, 866, 27 965, 00 653, 288, 78	
112.88	***************************************	149.72	149.72	66.52		
933.65 510,710.25 581,835.17 604.44 188,54 14,064.05 36,128.22 3,252.12	222, 552, 36 384, 103, 62 108, 45 163, 54 13, 605, 00 16, 353, 14	853.55 105,821.91 160,334.20 476.79 894.31 15,272.25 1,282.43	890.22 328, 374. 27 544, 437. 82 585.24 163. 54 14, 499. 31 31, 625. 39 3, 234. 55	48. 43 724, 985. 12 395, 897. 92 83. 90 60. 75 2. 134. 99 12, 628. 89 144. 55	678-46 14, 416-61 176, 753-41 54-25	
38,059,037.32	27,314,138.24	4, 483, 952. 49	31,798,090.73	42,885,359,46	5,270,943.00	

TABLE No. XXVI—FRATERNAL SHOWING EXHIBITS OF CERTIFICATES FOR THE

	Certific Decen	cates in Force nber 31, 1906.		ficates Issued aring 1907.
Name of Order.	Num- ber.	Amount.	Num- ber.	Amount.
Atlantic Coast Line Relief Department		\$ 6,026,000.00	13,938	\$ 6,097,875.00
Brothers and Sisters Aid Society	745	16,300.00	336	7,700.00
Colored Brotherhood Society	2,289			7,742,000.00
Eastern Star Benevolent FundFarmers Fraternal Life Association	2,014	1,035,595.50	2,000 469	150,000.00 230,795.18
Funeral Benefit Association of the United States Golden Rule Benevolent Association			6,160	
Grand Aerie Fraternal Order of Eagles Grand Fountain United Order of True Reformers				1,714,425.00
Grand Fountain Office Order of True Reformers Grand Lodge Independent Order of True Reformers	13 341	14, 121, 625. 00	12, 946 6, 483	6,958,344.00
Grand United Order of the Sons and Daughters of Peace-				
Imperial Mutual Life and Health Insurance Co Improved Order of Heptasophs	3,852 70,904	124,330.00	10,275	313,043.50
Independent Order of Foresters Independent Order of Good Samaritans and	246,304	100,024,000.00 256,570,812.00	9,671 36,808	9,394,000.00 31,145,785.00
Daughters of Samaria, No. 1 Independent Order of J. R. Giddings and Jollifee Union	73	4,745.00	227	14,750.00
Independent Order Odd Fellows (colored)	391 17,629	39,100.00 1,762,900.00	7,672 6,507	767, 200, 00 650, 700, 00
Daughters of Samaria, No. 10		41,073,500.00	581 32,663 1,113	58,100.00 13,343,250.00
Junior Order United American Mechanics Knights of Gideon Mutual Society Knights of Columbus Knights of Harmony	56,405	57, 961, 000. 00	9,142	9,525,000.00
		60,592,287.50 357,470,291.61	2,396 25,243	1,971,000.00 21,810,250.00 15,542,000.00
Knights of the Maccabees of the World	81,819	125, 445, 000.00	11,882	15,542,000.00
Knights of Pythias of North America, South America, Europe, Asia, Africa and Australia				
Ladies of the Maccabees of the World	4,919 128,336	5,594,750.00 98,482,330.88	536 12,485	318,750.00 7,841,750.00
Living Stream Enterprising Brotherhood	1,180	1,624.50	229	316.50
Masonic Benefit Fund (colored) Masonic Mutual Relief Association Modern Brotherhood of America	2,800 1,789	280,000.00 1,935,000.00	2,300	230,000.00 412,500,00
Mutual Life and Indemnity Association	79,679	102,696,500.00	27,199	31,038,500.00
Negro Christian Brotherhood		194,035,000.00	9,048	45, 240, 000 - 00
Peoples Home and Charitable Association			541 393	199.99 575.25
Royal Benefit Society	240,894 10,569	514, 130, 500.00 1, 866, 700.00	12,568 7,550	18,690,500,00 1,375,930-00
Reformed Junior Knights of Gideon Mutual Aid Society	2,601	260,100.00	601	60,100.00
Royal Knights of King David Raleigh Union Society	2,642 1,215	132, 100.00 139, 725.00	2,358 112	117,900.00 6,440.00
Sovereign Camp Woodmen of the World	330,720	465, 150, 100.00	93,724	116,955,900.00
Sons and Daughters of Refuge	348	10, 130, 00	952	20,260.00
Supreme Forest Woodmen Circle————————————————————————————————————	39,271 15,021 200	35, 195, 600, 00 19, 480, 166, 67 6, 000, 00	15,517 20,739 88	13,078,700.00 25,166,250.00 2,376.00
Union Link Mutual Indemnity Society	200			
United Order of Tents of the J. R. Giddings and Jollifee Union-	6,470		812	
Union Fraternal League	2,868	1,833,900.00	1,139 960	682,750.00 19,516.00
Total	1,920,234	2,437,017,883.66	410,922	388,695,431.42

INSURANCE ORDERS.

YEAR ENDING DECEMBER 31, 1907.

	ates Terminated tring 1907.	Certifica Decemb	tes in Force per 31, 1907.	, Increase.		Decrease,	
Num- ber.	Amount.	Num- ber.	Amount.	Num- ber.	Amount,	Num- ber.	Amount.
14,255	\$ 6,236,562.00	11,735	\$ 5,134,062.00		\$	317	\$ 138,687.00
4 582	80.00 12,478.75	499	11,560.25			246	4, 773. 75
912 23	1,424,000.00 1,150.00	5,627 1,977	12,688.00 148,850.00	3,338	6,318,000.00		
417	218, 925. 00	2,066	1.047,465.68	42	1,870.18		
10,350	1,404,505.00	13,160 59,212	8,480,090.00	2,160	309,920.00		
6,539	7,631,681.00	13,285	13,448,288.00			56	673, 337. 00
4,980	118,330.00	9,147	325, 330.00	5,295	201,000.00		
5,746 25,845	6,041,500,00 22,756,454.70	74,829 257,267	103, 376, 500, 00 264, 960, 142, 30	3, 925 10, 963	3,352,500.00 8,389,330.30		
40	1,400.00	260	18,095.00	187	13,350.00		
206 3,587	25,600.00 358,700.00	7,857 20,549	780,700.00 2,054,900.00	7,466 2,920	741,600.00 292,000.00		
63 16,913 763	6,300.00 6,057,750.00	518 135,170 2,922 63,183	51,800.00 48,359,000.00	15,750 350	7,286,500.00		
2,364 13,730 29,249	2,391,000.00 20,153,537.50 28,952,633.61	26,222 281,817	65,095,000.00 42,409,750.00 350,327,918.00	6,778	7,134,000.00	11,334 4,006	8,183,537.50
12,580	16,075,500.00	81, 121	124, 911, 500, 00			698	7,142,373.61 533,500.00
563	432,500.00	4,892				27	110 770 00
11,864	7, 486, 061, 49 6, 25	128, 957 1, 403	5,481,000.00 98,838,019.39 1,984.75	621 223	355,688.51 310.25		113,750.00
70 162 11,103	7,000,00 179,925.00 12,453,000,00	5,030 1,934 95,775	503,000,00 2,167,575.00 121,282,000.00	2,230 143 16,096	223,000.00 232,575.00 18,585,500.00		
2,455 29	12,270,000.00 36.50	45,400 512	227,000,000.00 163.49	6,593	32,965,000.00		
13,032 5,349	27,877,452.38 940,555.00	240, 430 12, 770	504,943,547.67 2,302,075.00	2,201	425,375.00	464	9, 186, 952.33
516 44 23 85,275	51,600.00 2,250.00 2,645.00 42,908.600.00	2,686 4,956 1,304 389,169	268,600.00 247,750.00 143,520.00 539,197,400.00	85 2,314 89 58,449	8,500.00 3,795.00 74,047,300.00		

952 6,017 4,043 103	20,260.00 4,817,700.00 4,709,416.67 2,781.00	348 48.771 31.717 185	10,130.00 43,456,600.00 39,987,000.00 5,595.00	9,500 16,696	8, 261, 000, 00 20, 456, 833, 33	15	405.00
761 955 419	430, 850, 00 7, 765, 62	6,521 3,052 541	2,085,800.00 11,750.38	51 184	251, 900. 00		
246,889	234, 468, 492, 42		2,618,703,037.91	176, 245	189, 856, 847, 57	17,163	25, 977, 316. 19

TABLE No. XXVII-FRATERNAL

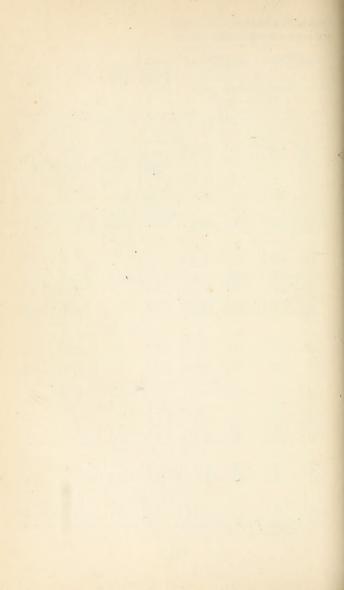
SHOWING BUSINESS IN NORTH CAROLINA FOR

Name of Order,	Force	tificates in a December 31, 1906.	Certificates Issued During 1907.	
	Num- ber.	Amount.	Num- ber.	Amount.
Atlantic Coast Line Relief Department		8		\$
Benevolent and Charitable Brothers				
Cape Fear Aid and Relief Association				
Charitable Brotherhood				
Columbian Woodmen	95	80,000.00		
District Household of Ruth, No. 10, G. U. O. O. F Eastern Star Benevolent Fund	173	87,832,30	2,000	150,000.00 4,249.84
Farmers Fraternal Life Association	110	01,002.00	9	4,249.84
Funeral Benefit Association of the United States Golden Rule Benevolent Association	11,000		C 100	
Good Samaritans Grand Lodge, No. 10	11,000		6,160	
Grand Aerie Fraternal Order of Eagles	3,590	493, 365, 00	1 400	100 555 00
Grand Fraternity	3, 590	495, 505, 00	1,470	189,575.00
Grand Lodge Independent Order of True Reformers Grand United Order of the Sons and Daughters of Peace				
Imperial Mutual Life and Health Insurance Co	3,852	124,330.00	10,275	313,043.50
Improved Order of Hentasonhs	1,166	1,913,000.00	208	245,000.00
Independent Order of Foresters		****		
of Samaria. No 1	73	4,750.00	227	14,750.00
Independent Order of J. R. Giddings and Jollifee Union- Independent Order Odd Fellows (colored)	391	39,100,00	7,672	767,200.00
Independent Order St. Luke	317	31,700.00	262	26,200.00
Independent Order of Good Samaritans and Daughters of Samaria, No. 10			581	58,100,00
Junior Order United American Mechanics	13,636	5,932,000.00	4,679	2,393,500.00
Knights of Gideon Mutual Society	2,572	76,000.00	1,113	2,000.00
Knights of Columbus				
Knights of Honor	557 345	964, 850, 00 269, 500, 00	368	2,000.00 287,750.00
Knights of Pythias (Insurance Department)	2,702	4,143,000.00	514	629,000.00
Knights of Pythias (colored)				
Europe, Asia, Africa and Australia				
Ladies of the Maccabees of the World-	157	130,750.00	28	24,500.00
Lincoln Benefit Society	1,180	1,624.50	229	316.50
Living Stream Enterprising Brotherhood———————————————————————————————————	2,800	280,000.00	2,300	230,000,00
Masonic Mutual Relief Association	387	402,500.00	53	58,500.00
Modern Brotherhood of America				
Negro Christian Brotherhood				
Order United Commercial Travelers Peoples Home and Charitable Association	255	1,275,000.00	220 541	1,100,000.00
Peoples Independent Order True Reformers			393	575.25
Royal Arcanum	2,915 2,816	6,713,500.00 505,325.00	183	373, 000.00 342, 625.00
Reformed Junior Knights of Gideon Mutual Aid Society	2,601	260, 100, 00	601	60, 100.00
Royal Knights of King David	2,642	132, 100.00 139, 725, 00	2,358	117,900.00 6,440.00
Sovereign Camp Woodmen of the World	1,215 4,829	6,500,400.00	2,110	2,456,500.00
Supreme Grand Lodge of Good Samaritans and Daughters of Samaria	.,			
Sons and Daughters of Page				
Standard Fraternal Society Supreme Forest Woodmen Circle Supreme Ruling Fraternal Mystic Circle	348	10,130.00	952	20,260.00
Supreme Ruling Fraternal Mystic Circle-	100 360	89,500.00 602,666.67	27 477	26,200.00 1,084,500.00
United Church Benevolent Society	200	6,000.00	88	2,376.00
Union Link Mutual Indemnity				
Jollifee Union	798		38	*
Union Fraternal League	30	19,000.00	960	19,516.00
Total	04.100	01 000 540 15		
IUtai	64,177	31,227,748.47	48,966	11,056,877.08

INSURANCE ORDERS.

YEAR ENDING DECEMBER 31, 1907.

_	Termina	tificates ated During 1907.		rtificates December 31, 1907.	Received from Members	Claims Incurred During	Claims Paid During	Claims Unpaid December
N	umber.	Amount.	Number.	Amount.	During Year.	Year.	Year.	31, 1907.
		\$		\$	\$	\$	\$	\$
					05.11	80.00	80.00	
					67.11 1,943.10	753.25	753. 25	
					515.20	416,00	410.00	
	1	1,000.00	72	130,000.00	313.20	1,000.00	416.00 1,000.00	
	23	1,150.00	1,977	148,850.00	2,242.46	1,150.00	1,150.00	
	42	22,050.00	140	70,032.14	1,046.50	850.00	200.00	650,00
					3,984.00	3,694.00	3,694.00	
					8,091.05	5,500.00	5,500.00	
	4,000		13,160		7,020.85	4,196.39	4, 196, 39	
	547	72,965.00	4,513	609,985.00	17, 916. 79	14, 615, 00	13,115,00	4,654.61
	4,980	118,330.00	9,147	325,330.00	30,030.30	10 010 70	10 010 70	
	4,980	138,000.00	1,285	2,020,000.00	29,060.52	10,813.70 36,000.00	10,813.70 46,150.00	1,000.00
		1001000100	14200	2,020,000.00	25,000.02	30,000.00	40, 150, 00	1,000.00
_	40	1,400.00	260	18,095.00	766.16	81.25	81.25	
Ī	206 36	25,600.00 3,600.00	7, 857 543	780, 700.00 54, 300, 00	26,574.93 1,413.71	25,600.00	25,600.00	2,300,00
	63	6,300.00	519	51,800.00	5,595,42	5,000.00	5,000.00	
	2,017	873,750.00	518 16,298	7,451,750.00	51,431.37	40, 250.00	39,250.00	1,500.00
	763		2,922	1, 101, 100,00	7, 985. 02	4,675.00	4,675.00	11000100
	8	8,000.00	69	70,000.00	967-65			
	190	303,100.00	370	663,750.00	45, 513. 78	43,000.00	39,000.00	18,000.00
	166	118,000,00	547	439, 250.00	5,095.41	3,169.50	2,349.50	1,020.00
3	384	504,000.00	2,832	4,268,000.00		27,000.00	27,535.00	2,000.00
	26	18,250.00	159	137,000.00	1,860.20	250.00	250.00	
	147	745, 95	1,403	1,934.75	2,862.84	745.95	1,242.70	192.00
	70	7,000.00	5,030	503,000.00	15,929.22	15,888.55	15,888.55	
	50	48,500.00	390	412,500.00	11,671.81	1,500.00	500.00	1,000.00
	29	145,000.00	446	2,230,000.00	3,600.00	1,723.15	1,723.15	
	29	36.50	512	163.49	280.89	36.59 730.68	36.50	
	197	428,805.12	2,901	6,657,694.88	2,357.10 115,334.91	730.68	730.68 130,395.38	11,000.00
	1,505	285,550.00	3,026	562,400.00	38,754.70	18, 936, 40	18,324.40	1,041.00
	516	51,600,00	2,686	268,600.00	1,658.75	1,650.00	1,050.00	600.00
	44	2,250.00	4,956	268,600.00 247,750.00	6,861.57	2,250.00	2,250.00	
	23	2,645.00	1,304	143,520,00	2,888.50	2,645.00	2,645.00	
	559	618, 400, 00	6,380	8,338,500.00	83,418.57	46,300.00	34, 875, 00	6,425.00
	952	20,260.00	348	10,130.00	971 05	00.05	00.00	
	12	12,700.00	115	10, 130, 00	371.65 1,109.27	36.67	36.67	
	62	134, 166, 67	775	1,553,000.00	18,879.66	12,783.33	4,233.33	7,150.00
	103	2,781.00	185	5,595.00	604.44	130.95	108.45	4.25
	64		772		14,064.05	13,605.00	13,605.00	1,775.00
	6	4,000.00	24	15,000.00	310.65	45.50	38.50	7.00
_	419	7,765.62	541	11,750.38	3, 252, 12	1,952.12	1,952.12	
	18,368	3,985,700.86	94, 463	38,303,380.64	573,332.23	482,064.66	460, 444, 52	60,318.86
-								



REPORTS

OF

INSURANCE COMPANIES.



LIFE COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE LIFE INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE SIST DAY OF DECEMBER, 1907.

38,293,75

ÆTNA LIFE INSURANCE COMPANY OF CONNECTICUT.

Incorporated June, 1820,

Commenced Business October, 1850.

M. G. BULKELEY, President.

C. E. GILBERT, Secretary.

M. B. Brainard, Treasurer.

Home Office, 650 Main Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash, \$2,000,000.00.

Amount of net or ledger assets (as per balance) December 31 of pre-

INCOME.		
First year's premiums on original policies, without deduction for com- missions or other expenses, less \$1,090.30 for first year's rein- surance Surrender values applied to pay first year's premiums	\$ 846,251.88	
Total first year's premiums on original policies Dividends applied to purchase paid-up additions and annuities Surrender values applied to purchase paid-up insurance and annuities Consideration for original annuities involving life contingencies Consideration for supplementary contracts involving life contingen-	12,394.69 220,439.41 58,744.31	
cies Total new premiums		
Renewal premiums, without deduction for commissions or other ex- penses, less \$4,140.16 for reinsurance or renewals	470,275.35	
Total renewal premiums	\$ 9,100,812.37	
Total premium income Consideration for supplementary contracts not involving life contin-		10,256,270,87
gencies	\$ 1,599,015.40 48,662.30	111,290.00
Gross interest on bonds and dividends on stocks	378,934.93 75,292.77	
Gross interest on other debts due the company	2,756.80	
pany's occupancy of its own buildings Total gross interest and rents Gross profit on sale or maturity of ledger assets, viz.:		3,391,917.79
Real estateBonds		

Gross increase in book value of ledger assets, viz.:			
Bonds	\$ 144,000.00		
Total		144,000.00	
Premium income—Accident, Health and Liability business		4,820,997.03	
Total income	8	18,762,769,44	
Sum of both amounts	_		
Sum of both amounts		98,099,227.20	
DISBURSEMENTS.			
For death claims	\$ 3,510,372.44		
For matured endowments	2,129,394.00		
Net amount paid for losses and matured endowments	5 . 639 . 766 . 44		
For annuities involving life contingencies	11,241.59		
Surrender values paid in cash	692,431.26		
Surrender values applied to pay new premiums, \$8,953.21; to pay			
renewal premiums, \$582.58	9,535.79		
Surrender values applied to purchase paid-up insurance and annui-			
ties	220,439.41		
Dividends paid to policyholders in casb	435,693.61		
Dividends applied to pay renewal premiums	470,275.35 12,394.69		
Dividends applied to purchase paid-up additions and annuities			
Total paid policyholders			
Expenses of investigation and settlement of policy claims	3,016.64		
Paid for claims on supplementary contracts not involving life con-	20 042 60		
tingencies	20,042.80		
Commissions to agents (less commission on reinsurance): first year's	200,000.00		
premiums, \$328,767,81; renewal premiums, \$501,402.06; annui-			
ties (original), \$2.881.74	833,051,61		
Commuted renewal commissions			
Salaries and allowances for agencies, including managers, agents and			
clerks	67,022.22		
Agency supervision, traveling and all other agency expenses	35,345.14		
Medical examiners' fees, \$67,842; inspection of risks, \$20,876.53	88,718.53		
Salaries and all other compensation of officers, directors, trustees			
and home office employees	257,908.03		
Rent, including \$23,000 for company's occupancy of its own			
buildings	65,822.79		
Advertising, \$13,524.30; printing and stationery, \$54,764.47; post-	119,930,58		
age, telegraph, telephone and express, \$51,641.81	7,419.38		
Furniture, fixtures and safes	8,214.28		
Insurance taxes, licenses and department fees	380,978,30		
Taxes on real estate	12,116,76		
Repairs and expenses (other than taxes) on real estate	17,903.55		
Gross loss on sale or maturity of ledger assets, viz.:			
Bonds	9,283.33		
Gross decrease in book value of ledger assets, viz.:			
Stocks	49,950.00		
Exchange	2,073.93		
Supplies and incidentals.	3,680.45 9.78		
Profit and loss, agents' balances, net			
-			
Total disbursements		14,216,769.36	
Balance	8	84,482,457.84	
	, =		

LEDGER ASSETS.

Book value of real estate			
Mortgage loans on real estate			
Loans secured by pledge of bonds, stocks or other collat- Loans made to policyholders on this company's policies			
collateral			
Premium notes on policies in force, of which \$4,292.24	ic for first		
year's premiums			
Book value of bonds (excluding interest), \$24,495,519.43;			
\$5,061,353.95			
Cash in company's office			
Deposited in trust companies and banks not on interest			
Deposited in trust companies and banks not on interest.			
Bills receivable			
Agents' balances			
Total ledger assets, as per balance.			
NON-LEDGER ASSETS.			
Interest due (\$121,812.22) and accrued (\$786,971.73) on n			
Interest due (\$2,040) and accrued (\$153,957.28) on bond			
Interest due (\$13,471.73) and accrued (\$5,167.22) on colla			
Interest due on premium notes, policy loans or liens			
Interest accrued on other assets			
Rents accrued on company's property or lease	1,725.00		
Total interest and rents due and accrued	1,341,377.17		
	New		
	Business. Renewals.		
Gross premiums due and unreported on policies in force			
December 31, 1907			
Gross deferred premiums on policies in force December			
31, 1907	50,017.52 388,586.28		
Totals	\$ 57,682.75 \$1,041,572.07		
Deduct loading	11,536.55 208,314.41		
Net amount of uncollected and deferred premiums,	\$ 46,146.20 \$ 833,257.66 879,403.86		
Gross assets	\$ 86,703,238.87		
DEDUCT ASSETS NOT ADM	HTTED.		
Agents' debit balances	\$ 48,462.55		
Bills receivable			
Premium notes and loans on policies and net premiums			
excess of the net value of their policies			
Book value of ledger assets over market value, viz.:	1100.20		
Bonds and stocks	183,047.60		
Total			
Total admitted assets			
LIABILITIES.			
Net present value of all the outstanding policies in force			
day of December, 1907, as computed by the Comp			
following tables of mortality and rates of interest, vi			
American Experience Table at 31 per cent. on 10-year			
term and part of non-participating 1907 issues			
American Experience Table at 3 per cent. on part o			
	110 001 00		

Thirty American offices 3½ per cent. on all other policies..... 74,181,077.00

Other tables and rates, viz.:

Net present value of annuities (including those in reduction of	
premiums), viz.;	
On McClintock annuitants at 3½ per cent. original	
annuities\$133,205.00 Supplementary contracts involving life contingencies, 32,007.00 \$ 165,212.00	
Total\$74,922,738.00	
Deduct net value of risks of this company reinsured in other solvent	
companies 43,345.00	
Net reserve	74,879,393.00
Present value of amounts not yet due on supplementary contracts	
not involving life contingencies	233,002.00
Liability on policies canceled and not included in "net reserve," upon which a	
surrender value may be demanded	13,732.00
Claims for death losses in process of adjustment, or adjusted and not	
due\$ 127,361.00	
Claims for death losses which have been reported and no proofs re-	
ceived	
Claims for matured endowments due and unpaid	
Claims for death losses and other policy claims resisted by the com-	
pany	
Total policy claims	272,043.19
Premiums paid in advance, including surrender values so applied.	36,640.68
Unearned interest and rent paid in advance	163,225.32
Commissions due to agents on premium notes when paid, \$390.60; other contin-	
gent commissions, \$1,711.70	2,102.30
Commissions to agents due or accrued	23,116.17
Medical examiners' and legal fees due or accrued	1,217.00
State, county and municipal taxes due or accrued	80,655.24
Dividends or other profits due policyholders, including those contingent on pay-	
ment of outstanding and deferred premiums	78,297.39
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1908.	
Amounts set apart, apportioned, provisionally ascertained, calculated, declared	154,730.44
or held awaiting apportionment upon deferred dividend policies not included	
in item above.	408,575,43
Special reserve under renewable term contracts.	884,633.00
Dividends left with company by the insured, payable on demand	314,243, 10
- Trivella Company by the medica, payable on demand	011,210.10
Total liabilities—Accident, Health and Liability business\$	3,273,848.25
Capital stock	2,000.000.00
Unassigned funds (surplus)	3,587,008.38
Total liabilities	86,405,472.89

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Епфомп	Endowment Policies.	Term an cies, Incl Premiur	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total N	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year. Increased during year.	30,643	\$47,890,630.00 69,847.00 17,613.00 9,970.00	107,831 8,539 71	\$187.552,744.00 17,124,311.00 122,740.00 31,630.00	12,290 3,659 15	\$25,919,610.00 9,964,715.00 16,500.00 10,435.00	6.00	150,764 12,206 92	\$261,362,984.00 27,158,873.00 156,853.00 52,041.00
Totals before transfers	30,657	47,988,060.00	116,441	204,831,425.00	15,964	35,911,260.00		0	
Transfers, deductions	47	114,751.00	763 340	1,263,042.00 550,856.00	387	665,607.00 1,263,042.00			
Balance of transfers	47	114,751.00	423	712,186.00	376	597,435.00			
Totals after transfers	30,704	48,102,811.00	116,018	204,119,239.00	16,340	36,508,695.00	6.00	163,062	288,730,751.00
Deduct ceased: By death By maturity	1,032	1,560,737.00	1.425	1,567,353.00 2,135,110.00	141	336,867.00		1,865	3,464,957.00 2,135,110.00
ly expiry. By surrender. By lapse. By decrease.	120	304,349.00 84,941.00 26,209.00	3,693	2,368,324.00 6,555,315.00 149,988.00	210 209 561	384,499.00 476,227.00 1,321,520.00 431,738.00		1,267 4,255 1	3,148,900.00 7,961,776.00 607,935.00
Total terminated	1,153	1,976,236.00	6,749	12,776,090.00	1,121	2,950,851.00		9,023	17,703,177.00
Outstanding at end of year	29,551	46,126,575 00	109,269	191,343,149.00	15,219	33,557,844.00	6.00	154,039	271,027,574.00
Policies reinsured	16	63,865.00	00	15,415.00	10	93,000.00		29	172,280.00

EXHIBIT OF ANNUITIES—In force December 31, 1907: Number, 39; representing in annual payments, \$13,129,99.

Policies on the lives of citizens of said State in force December 31 of	ir amoer.		imount.
previous year	3,771	8	5,469,827.00
Policies on the lives of citizens of said State issued during the year	172		364,950.00
Total	3,943	8	5,834,777.00
Deduct ceased to be in force during the year.	297	_	464,867.00
Policies in force December 31, 1907	3,646	\$	5,369,910.00
Losses and claims unpaid December 31st of previous year	2		1,420.00
Losses and claims incurred during the year	71		122,712.00
Total	73	8	124,132.00
Losses and claims settled during the year in cash	68		115,712.00
Losses and claims unpaid December 31, 1907	5	\$	8,420.00
Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex-			
penses-			161,457,62
-		_	101,101,00

AMERICAN NATIONAL INSURANCE COMPANY.

Incorporated March 16, 1905.

Commenced Business March 16, 1905.

W. L. Moody, Jr., President.

H. Sheffield, Secretary.

Sum of both amounts_____

S. E. Kempner, Treasurer.

Home Office, Moody Building, Corner 22nd and Strand Streets, Galveston, Texas.

CAPITAL STOCK.

Amount of capital paid up in cash, \$100,000.00.

Amount of net or ledger assets (as per balance) December 31 of previous year..... \$ 152,397.02

First year's premiums on original policies, without deduction for		
commissions or other expenses, less \$1,161.16 for first year's re-		
insurance\$	399,710.04	
Renewal premiums, without deduction for commissions or other ex-		
penses, less \$421.68 for reinsurance or renewals	102,880.00	
Total premium income		502,590.04
Ledger assets, other than premiums, received from other companies		
for assuming their risks		6,964.98
Gross interest on bonds and dividends on stocks\$		
Gross interest on premium notes, policy loans or liens	114.56	
Total gross interest		7,258.10
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks		340.00
Premium receipt books\$	492.28	
Commissions paid to industrial department on ordinary business	8.19	
Commissions paid to accident department on ordinary business	4.50	
Total		504.97
Total income		517,658.09

DISBURSEMENTS.

DISBURSEMENTS.		
For death claims\$	41,166.48	
Net amount paid for losses and matured endowments\$ Dividends paid to policyholders in cash, and health and accident	41,166.48	
claimsclaims	65,134.66	
Total paid policyholders	106,301.14	
Commissions to agents (less commission on reinsurance): first year's premiums, \$129,312.04; renewal premiums, \$29,171.07	158,483.11	
clerks	40,628.32	
Medical examiners' fees, \$13,279.21; inspection of risks, \$4,238.71	8,355.73 17,517.92	
Salaries and all other compensation of officers, directors, trustees	_	
and home office employees	30,624.43	
Rent	3,488.65	
telegraph, telephone and express, \$2,289.18	11,175.09	
Legal expenses (not noted above)	931.30	
Furniture, fixtures and safes	4,121.12	
Insurance taxes, licenses and department fees	2,330.38	
Incidentals, janitor, ice, fuel, telephone, lights and sundries	3,707.69	
Items held in suspense	19.00	
Paid Sheffield, Jr Total disbursements	19,857.00	407,540.88
Balance		262,514,23
	_	
LEDGER ASSETS.		
Loans secured by pledge of bonds, stocks or other collateral\$	40,736.00	
Loans made to policyholders on this company's policies assigned as collateral	270.00	
Premium notes on policies in force, of which \$7,388.60 is for first year's premiums	8,243.51	
Book value of bonds (excluding interest), \$87,122.22; and stocks, \$81,816.44.		
Deposited in trust companies and banks not on interest	168,938.66 28,671.29	
Agents' balances		
Total ledger assets, as per balance		262,514.23:
NON-LEDGER ASSETS.		
Interest accrued on bonds\$	783.33	
Interest accrued on collateral loans	1,761,31	
Interest accrued on premium notes, policy loans or liens	10.00	
Total interest accrued		2,554,64
New		2,004.04
Business, 1	Renewals.	
Gross premiums due and unreported on policies in force December 31, 1907	9,322,96	
Gross deferred premiums on policies in force December		
31, 19072,017.95	4,521.18	
Totals\$ 56,153.00 \$ Deduct loading14,038.25	13,844.14 3,461.03	
Net amount of uncollected and deferred premiums \$42,114.75 \$		52,497.86
Accident premiums in course of collection		1,015.00
Liability premiums in course of collection		4,531.21
Gross assets	8	323,112.94

37,229.87 302,958.17

DEDUCT ASSETS NOT ADMITTED.

DIDUCT IDEALS NOT INVESTIGATION		
Agents' debit balances\$	15,654.77	
Premium notes and loans on policies and net premiums (above) in		
excess of the net value of their policies		
Total		20,154.77
Total admitted assets	\$	302,958.17
LIABILITIES.	_	
LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st		
day of December, 1907, as computed by the company on the		
following tables of mortality and rates of interest, viz.:		
Actuaries' Table at 4 per cent. on American Experience	106,035.84	
Total8	106,035.84	
Deduct net value of risks of this company reinsured in other solvent		
companies	1,017.76	
3	105,018,08	
Reserve to provide for health and accident benefits contained in life	1001010100	
policies	65.68	
Net reserve		105,083,76
Claims for death losses and other policy claims resisted by the com-		100,000.10
panys	10,000,00	
Total policy claims		10,000.00
Due and unpaid on accident and liability contracts		2,671.70
Premiums paid in advance, including surrender values so applied		1,057.42
Commissions due to agents on premium notes when paid		6,024.93
"Cost of collection" on uncollected and deferred premiums, in excess		
ing thereon		20,768.85
Reserve for accident and health		4,435,50
Reserve for liability		6,528.66
Estimated liability on special contracts		2,192.50
Agents' cash bonds and special reserve		6,964.98
Capital stock		100,000.00
Unaccioned funda (surplus)		37 229 87

Unassigned funds (surplus)

Total liabilities....

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies,	Term an cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.		Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year. Increased during year.	26,885	\$ 7,697.594.00	880	\$ 187,199.00 214,600.00	0	\$ 6,750.00		27,768 25,748	60
Totals before transfers									
Transfers, deductions									
Balance of transfers									
Totals after transfers	52,097	14,730,319.00	1,416	401,799.00	8	6,750.00		53,516	15,138,868.00
Deduct ceased: By death By maturity	379	40,166.00	1	1,000.00				380	41,166.00
By surrender. By lapse. By decrease.	23,309	3,618,834.00	16	45,557.00				23,325	3,364,391.00
Total terminated	23,688	3,659,000.00	17	46,557.00				23,705	3,705,557.00
Outstanding at end of year.	28,409	11,071,319.00	1,399	355,242.00	8	6,750.00		29,811	11,433,311.00
Policies reinsured	-								

Policies on the lives of citizens of said State in force December 31	Number.	An	nount.
of previous year		8	
Policies on the lives of citizens of said State issued during the year	52		74,500.00
Total	52	\$	74,500.00
Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex-			
penses		8	517.32

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Incorporated June 15, 1846.

Commenced Business December 15, 1846.

JOHN M. TAYLOR, President,

WILLIAM H. DENNING, Secretary. HERBERT H. WHITE, Treasurer.

First year's premiums on original policies, without deduction for

Home Office, 36 Pearl Street, Hartford, Conn.

BALANCE SHEET.

Amount of net or ledger assets (as per balance) December 31 of previous year___\$ 64,625,831.36

commissions or other expenses \$ 399,487.28 Surrender values applied to pay first year's premiums 1,930.72	
Total first year's premiums on original policies\$ 401,418.00 Surrender values applied to purchase paid-up insurance and annui-	
ties52,022.53	
Consideration for original annuities involving life contingencies 20,360.35	
Total new premiums \$ 473,800.88	
Renewal premiums, without deduction for commissions or other ex-	
penses\$ 4,204,213.82	
Dividends applied to pay renewal premiums	
Surrender values applied to pay renewal premiums	
Total renewal premiums\$ 5,115,121.18	
Total premium income	5,588,922.06
Premium notes, loans or liens restored by revival of policies	372.00
Gross interest on mortgage loans\$ 1,218,622.03	
Gross interest on collateral loans	
Gross interest on bonds and dividends on stocks	
Gross interest on premium notes, policy loans or liens	
Gross interest on deposits in trust companies and banks 18,028.12	
Gross discount on claims paid in advance	
Gross rent from company's property, including \$35,000 for com- pany's occupancy of its own buildings 489,229.91	
Total gross interest and rents	3,086,324,75

Gross profit on sale or maturity of ledger assets, viz.:		
Real estate	120,180,16	
Bonds	1,193.63	
Total	\$	121,373.79
Total income	\$	8,796,992.60
Sum of both amounts	-	73,422,823,96
		10(1221020100
DISBURSEMENTS.		
For death claims		
and the state of t	286,764.32	
Net amount paid for losses and matured endowments\$		
For annuities involving life contingencies		<
Surrender values paid in cash	3,506.33 623,230.14	
Surrender values applied to pay new premiums, \$1,930.72; to pay	020,200.14	
renewal premiums, \$3,207.44	5, 138. 16	
Surrender values applied to purchase paid-up insurance and annui-		
ties	52,022.53	
Dividends paid to policyholders in cash, \$270,123.41; notes,		
\$18,363.73	288,487.14	
Dividends applied to pay renewal premiums	907,699.92	
Total paid policyholders\$	6,580,740.91	
Expenses of investigation and settlement of policy claims, including		
\$2,199.94 for legal expenses	7,909.79	
Commissions to agents (less commission on reinsurance): first year's premiums, \$142,805.42; renewal premiums, \$305,679.45; annui-		
ties (original), \$196.27	448,681.14	
Salaries and allowances for agencies, including managers, agents and	110,001.11	
clerks	30,290.69	
Agency supervision, traveling and all other agency expenses	29,645.29	
Medical examiners' fees, \$25,759.30; inspection of risks, \$436.89	26,196.19	
Salaries and all other compensation of officers, directors, trustees		
and home office employees.	170,557.79	
Rent, including \$35,000 for company's occupancy of its own build-	41.314.94	
ings	41,314.94	
telegraph, telephone and express, \$23,679.38	59,441.42	
Legal expenses (not noted above)	7,023.36	
Furniture, fixtures and safes	1,802.09	
Insurance taxes, licenses and department fees.	217,500.83	
Taxes on real estate	139,627.30	
Repairs and expenses (other than taxes) on real estate	234,112.20	
Gross loss on sale or maturity of ledger assets, viz.: Real estate\$ 68,136.12		
Bonds 5,976.00		
Total	74,112.12	
Real estate\$ 6,749.90		
Other assets 2,647 82		
Total	9,393.72	
Traveling expenses	7,674.69	
Miscellaneous expenses	7,859.78	
Total disbursements		8, 103, 884, 25
Total disputsements		0,100,004.20

Balance_____\$ 65,318,939.71

LEDGER ASSETS.

Book value of real estate
Loans secured by pledge of bonds, stocks or other collateral
Loans made to policyholders on this company's policies assigned as collateral
Collateral
Premium notes on policies in force
Book value of bonds (excluding interest), \$27,548,806.23; and stocks, \$\$29,076.25. 28,377,882.48
Stocks, \$\$29,076,25. 28, 377,882,48 Deposited in trust companies and banks on interest. 23,33,14; agents' balances, \$1,618,27 3,921,41 Total ledger assets, as per balance. \$65,318,9 NON-LEDGER ASSETS. State of the companies of the companie
Deposited in trust companies and banks on interest
Bills receivable, \$2,303.14; agents' balances, \$1,618.27 3,921.41 Total ledger assets, as per balance \$ 65,318,9 NON-LEGGER ASSETS. NON-LEGGER ASSETS. Interest due (\$26,316.38) and accrued (\$554,909.93) on mortgages \$ 581,226.31 Interest accrued on bonds 262,176.84 Interest due (\$134,226.82) and accrued (\$11,487.92) on premium notes, policy loans or liens 145,714.74 Interest accrued on other assets 4,520.50 Rents accrued on company's property or lease 15,087.40 Total interest and rents due and accrued New Business Renewals. Renewals. Gross premiums due and unreported on policies in force Renewals. Gross deferred premiums on policies in force December 31, 1907. \$ 3,934.37 \$ 116,211.35 Gross deferred premiums on policies in force December 31, 1907. \$ 39,132.79 \$ 503,767.46 Deduct loading 7,826.56 100,753.49 Net amount of uncollected and deferred premiums, \$ 31,306.23 \$ 403,013.97 434.3 Gross assets \$ 66,762.3 DEDUCT ASSETS NOT ADMITTED. Agents' debit balances \$ 1,618.27
Total ledger assets, as per balance \$ 65,318,9 NON-LEDGER ASSETS. Interest due (\$26,316.38) and accrued (\$554,909.93) on mortgages \$ 581,226.31 Interest accrued on bonds 262,176.84 Interest accrued on collateral loans 304.59 Interest due (\$134,226.82) and accrued (\$11,487.92) on premium notes, policy loans or liens 115,714 74 Interest accrued on other assets 4,520.50 Rents accrued on other assets 4,520.50 Rents accrued on company's property or lease 15,087.40 Total interest and rents due and accrued 1,009,0 New Business Renewals Gross premiums due and unreported on policies in force December 31, 1907 \$ 3,934.37 \$ 116,211.35 Gross deferred premiums on policies in force December 31, 1907 35,198.42 387,556.11 Totals \$ 39,132.79 \$ 503,767.46 Deduct loading 7,826.56 100,733.49 Net amount of uncollected and deferred premiums 31,306.23 \$ 403,013.97 434,3 Gross assets DEDUCT ASSETS NOT ADMITTED. Agents' debit balances \$ 1,618.27
Non-LEDGER ASSETS. Section Sec
Interest due (\$26,316,38) and accrued (\$554,909,93) on mortgages
Interest accrued on bonds
Interest accrued on bonds
Interest accrued on collateral loans 364.59
145,714 74 145
145,714 74 145
Interest accrued on other assets
Total interest and rents due and accrued New Business Renewals
New Business Renewals Renew
New Business Renewals Renewals
Business Renewals
Gross premiums due and unreported on policies in force
December 31, 1907
State Stat
31, 1907
Totals
Deduct loading
Net amount of uncollected and deferred premiums, \$\ 31,306.23 \ \$\ 403,013.97 \ 434.3 \ \ Gross assets \$\ 66,762.3 \ \ \ \ DEDUCT ASSETS NOT ADMITTED. \ \ Agents' debit balances \$\ 1,618.27 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
Gross assets \$ 66,762,3 DEDUCT ASSETS NOT ADMITTED. Agents' debit balances \$ 1,618.27
DEDUCT ASSETS NOT ADMITTED. Agents' debit balances
Agents' debit balances \$ 1,618.27
Agents' debit balances \$ 1,618.27
Premium notes and loans on policies and net premiums (above) in
excess of the net value of their policies1,438.00
Book value of ledger assets over market value, viz.:
Bonds and stocks
Total 1,759,6 Total admitted assets \$ 65,003,2

LIABILITIES.

day of December, 1907, as computed by the company on the
following tables of mortality and rates of interest, viz.:
Actuaries' Table at 4 per cent, on all policies issued prior to
April, 1882, and all policies issued in exchange therefor\$25,547,142.00
American Experience Table at 3 per cent. on all other policies
except \$2,855,165 of non-participating term insurance 34,350,205.00
Other tables and rates, viz.:
A special table giving; larger values than the American Table
with 3 per cent. interest for the \$2,855,165 of term insur-
ance above mentioned . [102,449,00]

Net present value of all the outstanding policies in force on the 31st

Net present value of annuities (including those in reduction of premiums), viz.;	
McClintock Tables 3½ per cent, interest \$\ 180,402.00	
Net reserve\$	60, 180, 198.00
Liability on policies canceled and not included in "net reserve," upon which a	
surrender value may be demanded	154,646.00
Claims for death losses due and unpaid\$ 66,489.97	
Claims for death losses in process of adjustment or adjusted and	
not due	
Claims for death losses which have been reported and no proofs	
received150,474.00	
Claims for matured endowments due and unpaid 5,695.00	
Claims for death losses and other policy claims resisted by the company 5.000.00	
company 5,000.00 Due and unpaid on annuity claims involving life contingencies 454.24	
Total policy claims	381,980.21
Premiums paid in advance, including surrender values so applied	32,925.87
Unearned interest and rent paid in advance	78,243.38
Dividends or other profits due policyholders, including those contingent on pay-	A CONTRACTOR
ment of outstanding and deferred premiums	1,548,620.39
Real estate contingent depreciation account.	300,000,00
Unassigned funds (surplus)	2,326,657.25
Total liabilities\$	65,003,271.10

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endowr	Endowment Policies.	Term an cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total P	Total Numbers and Amounts,
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Increased during year.	60,739 2,487 18 4	\$145,424,481.00 7,134,208.00 32,770.00 32,411.00	10,078	\$22,794,510.00 3,692,250.00 1,000.00 2,062.00	1,189	\$ 3,482,165.00 941,200.00 16,000.00		72,006 4,593 23	\$171,701,156.00 11,767,748.00 19,770.00 34,473.00
Totals before transfers	63,248	152,623,960.00	11,855	26,489,822.00	1,526	4,439,365.00			
Transfers, deductions	147	200,000.00	88	75,000.00	85	275,000.00			
Balance of transfers.									
Totals after transfers	63,295	152,823,960.00	11,893	26,564,822.00	1,441	4,164,365.00		76,629	183,553,147.00
Deduct ceased: By death. By maturity.	1,729	4,248,231.00	72 129	200,322.00 272.948.00	2	4,000.00		1,803	4,452,553.0
By expiry By surrender By larise By decrease	633	1,385,509.00 901,600.00 645,604.00	242	166,651.00 460,500.00 92,169.00	143	11,000.00		737 756	1,563,160.00 1,788,100.00 737,773.00
Total terminated	2,740	7,203,552.00	547	1,192,590.00	146	441,000.00		3,433	8,837,142.00
Outstanding at end of year	60,555	145,620,408.00	11,346	25,372,232.00	1,295	3,723,365.00		73,196	174,716,005.00
Policies reinsured									

EXHIBIT OF ANNUTIES.—In force December 31, 1907; Number, 59; representing in annual payments, \$19,796,60.

Amount.

BUSINESS IN NORTH CAROLINA DURING 1907.

Policies on the lives of citizens of said State in force December 31			
of previous year	420	8	919,811.00
Policies on the lives of citizens of said State issued during the year	105		268,250.00
Total	525	\$	1,188,061.00
Deduct ceased to be in force during the year.	33		61,340.00
Policies in force December 31, 1907	492	\$	1,126,721.00
Losses and claims unpaid December 31 of previous year	2		1.087.00
Losses and claims incurred during the year	5		13,412.00
Total	- 7	5	14,499.00
Losses and claims settled during the year in cash	5		11,471.00
Losses and claims unpaid December 31, 1907	2	8	3,028.00
Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex-			
penses		_	33,889.95

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

Incorporated July 26, 1859.

Commenced Business July 28, 1859.

PAUL MORTON, President.

WILLIAM ALEXANDER, Secretary.

C. E. Phelps, Treasurer.

Home Office, 120 Broadway, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, \$100,000.00.

Amount of net or ledger assets (as per balance) December 31st of previous year __ \$ 431,105,051.09

commissions or other expenses, less \$62,612.41 for first year's	
reinsurance	2,299,247.27
Surrender values applied to pay first year's premiums.	636.35
Total first year's premiums on original policies	2,299,883.62
Dividends applied to purchase paid-up additions and annuities	810,580.91
Surrender values applied to purchase paid-up insurance and annui-	
ties	1,948,378.65
Consideration for original annuities involving life contingencies	459,371.23
Consideration for supplementary contracts involving life contin-	
gencies	144,943.54
Total new premiums	5,663,157.95
Renewal premiums, without deduction for commissions or other ex-	
penses, less \$136,712.34 for reinsurance or renewals	48,186,999.22
Dividends applied to pay renewal premiums	

Surrender values applied to pay renewal premiums\$	14.686.80	
	10,416.69	
Total renewal premiums\$48,	768,090.19	
Total premium income	\$	54,431,248.14
Consideration for supplementary contracts not involving life contingen-	cies	102,580.00
Ledger assets, other than premiums, received from other companies for		0.700.00
their risks		3,600.00
	422,935.55	
Gross interest on bonds and dividends on stocks10,		
Gross interest on premium notes, policy loans or liens 2		
	303,065.68	
	373,263.97 10,596.17	
Gross rent from company's property, including \$397,161.06 for	10,550.11	
company's occupancy of its own buildings1	,724,409.82	
Total gross interest and rents	-	19,719,473,86
Gross profit on sale or maturity of ledger assets, viz.:		2017201210.00
Real estate\$	2,780.00	
Bonds	165,151.00	
	476,542.00 19,616.18	
Total		664,089.18
Gross increase in book value of ledger assets, viz.: Bonds	190 198 00	
Other assets		
Total		213, 192, 09
Foreign exchange		
		26.307.34
	_	
Total income	\$	75,160,490.61
Total income. Sum of both amounts.	\$	75,160,490.61
Total income. Sum of both amounts DISBURSEMENTS.		75,160,490.61
Total income		75,160,490.61
Total income		75,160,490.61
Total income	\$,992,079.19 ,704,119.32	75,160,490.61
Total income	,992,079.19 ,704,119.32 ,696,199.19	75,160,490.61
Total income	\$,992,079,19 ,704,119.32 ,696,199.19 ,142,229.84	75,160,490.61
Total income	\$,992,079,19 ,704,119.32 ,696,199.19 ,142,229.84	75,160,490.61
Total income	\$,992,079,19 ,704,119.32 ,696,199.19 ,142,229.84	75,160,490.61
Total income	\$,992,079.19 ,704,119.32 ,696,199.19 ,142,229.84 ,850,456.99 15,323.15	75,160,490.61
Total income	\$,992,079.19 ,704,119.32 ,696,199.19 ,142,229.84 ,850,456.99 15,323.15 ,948,378.65	75,160,490.61
Total income	\$,992,079.19 ,704,119.32 ,696,199.19 ,142,229.84 ,850,456.99 15,323.15	
Total income Sum of both amounts DISBURSEMENTS.	,992,079.19 ,704,119.32 ,696,199.19 ,142,229.84 ,850,456.99 15,323.15 ,948,378.65 ,142,207.75	75,160,490.61
Total income	\$,992,079.19 ,704,119.32 ,696,199.19 ,124,229.84 ,850,456.99 15,323.15 ,948,378.65 ,942,207.75 555,987.48 810,580.91	75,160,490.61
Total income	\$,992,079.19 ,704,119.32 ,696,199.19 ,124,229.84 ,850,456.99 15,323.15 ,948,378.65 ,942,207.75 555,987.48 810,580.91	75,160,490.61
Total income	\$,992,079.19 ,704,119.32 ,696,199.19 ,124,229.84 ,850,456.99 15,323.15 ,948,378.65 ,942,207.75 555,987.48 810,580.91	75,160,490.61
Total income. Sum of both amounts. DISBURSEMENTS. For death claims. For matured endowments (less \$600.07 reinsurance), \$4,562,308.58; additions, \$141,810.14. Net amount paid for losses and matured endowments. \$23 For annuities involving life contingencies. I Surrender values paid in cash. Surrender values applied to pay new premiums, \$636.35; to pay renewal premiums, \$14,686.80. Surrender values applied to purchase paid-up insurance and annuities. I Dividends paid to policyholders in cash. Dividends applied to pay renewal premiums. Dividends applied to purchase paid-up additions and annuities. Total paid policyholders. \$45. Expenses of investigation and settlement of policy claims, including \$22,359.26 for legal expenses. Paid for claims on supplementary contracts not involving life con-	\$,992,079,19 ,704,119,32 ,696,199,19 ,142,229,84 ,850,456,99 ,15,323,15 ,948,378,65 ,142,207,75 ,555,987,48 ,810,580,91 ,161,363,96	75,160,490.61
Total income	\$,992,079,19 ,704,119,32 ,696,199,19 ,142,229,84 ,850,456,99 15,323,15 ,948,378,65 ,142,207,75 ,555,987,48 ,810,580,91 ,161,363,96 ,22,578,56	75,160,490.61
Total income. Sum of both amounts. DISBURSEMENTS. For death claims. For matured endowments (less \$600.07 reinsurance), \$4,562,308.58; additions, \$141,810.14. Net amount paid for losses and matured endowments. \$23 For annuities involving life contingencies. I Surrender values paid in cash. Surrender values applied to pay new premiums, \$636.35; to pay renewal premiums, \$14,686.80. Surrender values applied to purchase paid-up insurance and annuities. I Dividends paid to policyholders in cash. Dividends applied to pay renewal premiums. Dividends applied to purchase paid-up additions and annuities. Total paid policyholders. \$45. Expenses of investigation and settlement of policy claims, including \$22,359.26 for legal expenses. Paid for claims on supplementary contracts not involving life con-	\$,992,079,19 ,704,119,32 ,696,199,19 ,142,229,84 ,850,456,99 ,15,323,15 ,948,378,65 ,142,207,75 ,555,987,48 ,810,580,91 ,161,363,96	75,160,490.61
Total income	\$,992,079,19 ,704,119,32 ,696,199,19 ,142,229,84 ,850,456,99 15,323,15 ,948,378,65 ,142,207,75 ,555,987,48 ,810,580,91 ,161,363,96 ,22,578,56	75,160,490.61
Total income	\$,992,079,19 ,704,119,32 ,696,199,19 ,142,229,84 ,850,456,99 15,323,15 ,948,378,65 ,142,207,75 ,555,987,48 ,810,580,91 ,161,363,96 ,22,578,56	75,160,490.61
Total income	\$,992,079,19 ,704,119,32 ,696,199,19 ,142,229,84 ,850,456,99 15,323,15 ,142,207,75 ,555,987,48 ,810,580,91 161,363,96 22,578,56 144,467,34 7,000,00	75,160,490.61
Total income	\$,992,079,19 ,704,119,32 ,696,199,19 ,142,229,84 ,850,456,99 15,323,15 ,948,378,65 ,948,378,65 ,948,378,65 ,948,378,65 ,142,207,75 555,987,48 810,580,91 ,161,363,96 22,578,56	75,160,490.61

Agency supervision, traveling and all other agency expenses	\$ 588,109.60	
Medical examiners' fees, \$128,594.05; inspection of risks, \$99,753.84_	228,347.89	
Salaries and all other compensation of officers, directors, trustees		
and home office employees.	1,405,892.72	
Rent, including \$356,181.12 for company's occupancy of its own		
buildings, less \$16,207.43 received under sublease	369,973.69	
Advertising, \$28,883.66; printing and stationery, \$126,449.51; post-		
age, telegraph, telephone and express, \$113,791.70	269,124.87	
Legal expenses (not noted above)	105,399.75	
Furniture, fixtures and safes	32,102.60	
Insurance taxes, licenses and department fees	670,859.09	
Taxes on real estate	-325,569.24	
Repairs and expenses (other than taxes) on real estate	476,594.19	
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate\$ 46,991.53		
Bonds		
Stocks		
Total	189.141.53	
Gross decrease in book value of ledger assets, viz.:	100,141.00	
Bonds \$ 302,607.00		
Stocks		
Other assets 174,032.04		
Total	667,874.04	
Traveling expenses, \$36,712.68; conventions and meetings, \$19,386.96.		
Exchange and collections	4,428.18	
Premiums on fidelity bonds	6,301.53	
Legislative expenses, \$7,313.29; examinations and audits, \$34,004.61_	41,317.90	
Safe-keeping of securities, \$3,642.40; investigations of agents, cash-	0.000.10	
iers, etc., \$2,681.06	6,323.46	
Investors' agency reports, \$5,375; election expenses, \$11,941.33	17,316.33	
Association of Life Insurance Presidents	8,758.97 18,236.07	
Total disbursements		55,971,902.36
Balance	8	450 293 639 34
LEDGER ASSETS.		
Book value of real estate	\$28,285,455.69	
Mortgage loans on real estate	95,008,970.00	
Loans secured by pledge of bonds, stocks or other collateral	7,612,000.00	
Loans made to policyholders on this company's policies assigned as		
collateral	49,615,393.06	
Book value of bonds (excluding interest), \$209,682,803; and stocks,		
\$43,906,857		
Cash in company's office	26,718.86	
Deposited in trust companies and banks not on interest	396,584.43	
Deposited in trust companies and banks on interest		
Agents' balances		
Cash in transit	833,508.38	
Total ledger assets, as per balance	s	450,293,639,34
		,
NON-LEDGER ASSETS.		
Interest due (\$70,805.21) and accrued (\$442,225.56) on mortgages_	\$ 513,030.77	
Interest accrued on bonds		
Interest accrued on collateral loans	51,716.62	
Interest due (\$49,294.54) and accrued (\$8,043.93) on other assets	57,338.47	

tents due (\$155,928.21) and accrued (\$84,438.01) on company's property or lease\$	940, 966, 99	
Total interest and rents due and accrued		3,607,834.54
larket value of real estate over book value		953,500.00
New Business, cross premiums due and unreported on policies in force	Renewals.	
December 31, 1907\$ 20,079.00 \$	1 550 766 nn	
ross deferred premiums on policies in force Decem-	4,009,100.00	
ber 31, 1907	2,726,139.00	
Totals\$130,387.00 \$	7,285,927,00	
	1,457,185.00	
Net amount of uncollected and deferred premiums_\$104,310.00 \$	5,828,742.00	5,933,052.00
Gross assets		460,788,025.88
DEDUCT ASSETS NOT ADMITTED.		
gents' debit balances\$	5,098,631,48	
look value of ledger assets over market value, viz.:	.,	
Bonds and stocks	28,417,986.26	
Total		33,516,617.74
Total admitted assets		
	=	121 (271) 100:11
LIABILITIES.		
let present value of all the outstanding policies in force on the 31st		
day of December, 1907, as computed by the Society on the		
following tables of mortality and rates of interest, viz.:		
Actuaries' Table at 4 per cent. on all business not elsewhere		
specified		
Same for reversionary additions	4,129,307.00	
American Experience Table at 3½ per cent. on all 3½ per cent.		
business not elsewhere specified	10,750,129.00	
American Experience Table at 3 per cent. on all 3 per cent. busi-		
ness not elsewhere specified1		
Same for reversionary additions.	188,161.00	
Other tables and rates, viz.:		
Joint life, American Experience 4 per cent	314,261.00	
Child's endowments, Carlisle Experience 4 per cent	202,648.00	
Child's endowments, Carlisle Experience 31 per cent	63,062.00	
Child's endowments, S. P., Peerage Experience 3½ per cent.	40,325.00	
Joint life, H. M. Experience 3 per cent	162,162.00	
Same for reversionary additions (joint life), American Ex-		
perience 4 per cent	9,165.00	
Net present value of annuities (including those in reduction of		
premiums):	0.704.007.00	
Reg. annuities, Actuaries' Experience 4 per cent.	2,724,627.00	
Two-life and deferred annuities, American Experience 4 per cent.	263,662.00	
Survivorship annuities, Carlisle 4 per cent.	29,440.00	
1907 issues, McClintock's Tables 3½ per cent.	370,550.00	
1898-1906 issues, Government annuitants 3½ per cent.		
Cont. inst., American Experience 34 per cent.	734,073.00	
Survivorship annuities, Carlisle Experience	17,520.00	
	458,371.00	
Cont. inst., American Experience 3 per cent.		
Cont. inst., American Experience 3 per cent		
Cont. inst., American Experience 3 per cent.	371,982,738.00	

Present value of amounts not yet due on supplementary contracts not involving	
life contingencies, computed by the Society\$	1,731,670.00
Liability on policies canceled and not included in "net reserve," upon which a	
surrender value may be demanded	13,821.05
Claims for death losses due and unpaid\$ 14,808.72	
Claims for death losses in process of adjustment, or adjusted and	
not due293,946.68	
Claims for death losses which have been reported and no proofs	
received1,736,913.86	
Claims for matured endowments due and unpaid	
Claims for death losses and other policy claims resisted by the com-	
pany	
Due and unpaid on annuity claims involving life contingencies 50,953.00	
Total policy claims	2,657,982.50
Due and unpaid on supplementary contracts not involving life contingencies	2,600.00
Premiums paid in advance, including surrender values so applied	587,898.00
Unearned interest and rent paid in advance	1,399,215.34
Commissions to agents due or accrued	84, 190, 03
Salaries, rents, office expenses, bills and accounts due or accrued	42,712.17
Medical examiners' and legal fees due or accrued.	12,572.22
State, county and municipal taxes due or accrued	42,079.40
Dividends or other profits due policyholders, including those contingent on pay-	
ment of outstanding and deferred premiums	852,196.20
Capital stock	100,000.00
Unassigned funds (surplus)	48,176,790.23
Testal lightifiers	497 971 409 14

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies,	Endow	Endowment Policies.	Term an cies, Inch Premiu	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total 1	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year.	365,229 13,124 497	\$ 975,357,163.00 40,437,258.00 1,721,521.00 309,259.00		151,835 4,744 11,526,542.00 415 115,526.00 115,526.00	10,651 2,588 15	\$24,115,830.00 17,527,244.00 71,100.00 22,871.00	\$ 6,383,604.00	527,715 20,456 927	\$1,376,676,369.00 70,301,690.00 2,530,195.00 447,655.00
Totals before transfers	378,850	1,017,825,201.00	156,994	383, 199, 413.00	13,254	41,737,045.00			
Transfers, deductions	249	916,235.00	312	799,600.00	413	110,532.00			
Balance of transfers	132	516,830.00	267	586,560.00	399	1,103,390.00			
Totals after transfers	378,718	1,017,308,371.00	156,727	382,612,853.00	13,653	42,840,435.00	7,194,250.00	549,098	1,449,955,909.00
Deduct ceased: By death	4,901	15,339,338.00	1,192	3,757,873.60	213	121,901.00	330,709.00 141,811.00		19,549,821.0
By explry By surrender. By lapse. By decrease.	10,668	31,294,617.00 20,102,054.00 6,061,002.00	3,394	13,323,151.00 6,874,995.00 2,989,277.00	1,008	4,259,384.00 51,535.00 469,493.00 79,624.00	200,628.00	1,008 16,121 12,273	4,289,384.00 44,869,931.00 27,446,542.00 9,129,903.00
Total terminated	24,345	72,797,011.00	11,439	31,301,925.00	1,400	5,057,471.00	673,148.00	37,184	109,829,555.00
Outstanding at end of year	354,373	944,511,360.00	145,288	351,310,928.00	12,253	37,782,964.00	6,521,102.00	511,914	1,340,126,354.00
Policies reinsured		3,806,548.00		510,000.00		1,327,000.00			5,643,548.00

EXHIBIT OF ANNUTHES-In force December 31, 1907: Number, 3,645; representing in annual payments, \$1,231,794,44,

Policies on the lives of citizens of said State in force December 31	Number.		Amount.
of previous year	5,009 205	8	9,406,748.00 332,884.00
Total Deduct ceased to be in force during the year	5,214 322	\$	9,739,632.00 711,491.00
Policies in force December 31, 1907	4,892 6 70	\$	9,028,141.00 12,970.00 144,116.00
TotalLosses and claims settled during the year in casb	76 73	S	157,086.00 150,086.00
Losses and claims unpaid December 31, 1907————————————————————————————————————	3	8	7,000.00
penses			298,637.22

FIDELITY MUTUAL LIFE INSURANCE COMPANY, OF PENNSYLVANIA.

Incorporated December 2, 1878.

Commenced Business January 1, 1879.

L. G. Fouse, President.

W. S. CAMPBELL, Secretary.

F. H. QUINN, Treasurer.

4,351,515.10

Home Office, 112-116 North Broad Street, Philadelphia, Pa.

BALANCE SHEET.

Amount of net or ledger assets (as p	er balance) December 31 of previous year	\$ 12,410,637.55

First year's premiums on original policies, without deduction for commissions or other expenses, less \$1,019.77 for first year's reinsurance	487,113.10 66.71
Total first year's premiums on original policies	487, 179-81 4, 938-93
ties	45,933.00
Consideration for original annuities involving life contingencies	17,210,37
Total new premiums\$	555, 262-11
Renewal premiums, without deduction for commissions or other ex-	
penses, less \$4,418.14 for reinsurance or renewals	
Dividends applied to pay renewal premiums	47, 494. 66
Surrender values applied to pay renewal premiums	1,681.70
Renewal premiums for deferred annuities	1,300.62
Total renewal premiums\$	3,796,252,99
Total premium income	

Consideration for supplementary contracts not involving life contingencies	56,438,39
Gross interest on mortgage loans\$ 66,288.59	
Gross interest on collateral loans	
Gross interest on bonds and dividends on stocks 253,233.88	
Gross interest on premium notes, policy loans or liens 269,847.44	
Gross interest on deposits in trust companies and banks 5,113.77	
Gross interest on other debts due the company 27,804.75	
Gross rent from company's property, including \$32,500 for company's	
occupancy of its own buildings 83,034.94	
	#00 *** 00
Total gross interest and rents-	728,111.09
Gross profit on sale or maturity of ledger assets, viz.: Real estate	
Bonds	
Other assets	
Total	6,216.30
Gross increase in book value of ledger assets, viz.: Bonds	45.00
Policy exchange\$ 84,338.00	
Policy fees	
Total	04 840 50
	84,712.50
Total income	5,227,038.38
Sum of both amounts	17 627 675 00
	11,001,010,00
DISBURSEMENTS.	
For death claims, \$1,292,043.55; additions, \$26,380.89	
Net amount paid for losses and matured endowments	
For annuities involving life contingencies 2,369.71	
Surrender values paid in cash	
Surrender values applied to pay new premiums, \$66.71; to pay renewal	
premiums, \$1,681.70	
Surrender values applied to purchase paid-up insurance and annuities- 45,933.00	
Dividends paid to policyholders in cash 18,343.07	
Dividends applied to pay renewal premiums 47,494.66	
Dividends applied to purchase paid-up additions and annuities 4,938.93	
Total paid policyholders	
Expenses of investigation and settlement of policy claims, including	
\$3,197.65 for legal expenses	
Paid for claims on supplementary contracts not involving life contin-	
gencies 30,490.32	
Commissions to agents (less commission on reinsurance); first year's	
premiums, \$254,542.63; renewal premiums, \$179,308.29; annuities	
(original), \$900 434,750,92	
Commuted renewal commissions 1,476.46	
Salaries and allowances for agencies, including managers, agents and	
clerks 119,325,03	
Agency supervision, traveling and all other agency expenses 44,683.34	
Medical examiners' fees, \$22,205.81; inspection of risks, \$23,679.31 45,885.12	
Salaries and all other compensation of officers, directors, trustees and	
Rent, including \$32,500 for company's occupancy of its own buildings Advertising, \$17,282.98; printing and stationery, \$29,132.64; postage,	
telegraph, telephone and express, \$22,590.60	
Legal expenses (not noted above) 12,332.38	
Furniture, fixtures and safes	
Insurance taxes, licenses and department fees 74,116.06	
Taxes on real estate	
Repairs and expenses (other than towes) on well estate	

Repairs and expenses (other than taxes) on real estate -----

30,905.25

Gross loss on sale or maturity of ledger assets, viz.: Real estate	77.08		
Bonds 8.5			
Total		0.005.00	
Gross decrease in book value of ledger assets, viz.: Bonds		8,867.36 3,914.68	
Miscellaneous expenses		6,335.60	
Taxes on investments			
	-		0 000 700 10
Total disbursements		_	2,838,798.10
Balance			14, 798, 877. 83
LEDGER ASSETS.			
Book value of real estate	9	1.313.969.66	
Mortgage loans on real estate			
Loans secured by pledge of bonds, stocks or other collateral		337, 913. 75	
Loans made to policyholders on this company's policies assigned a			
lateral			
Premium notes on policies in force, of which \$48,946.32 is for first y			
premiums Book value of bonds (excluding interest), \$5,845,191,36; and st		374,656.05	
Book value of bonds (excluding interest), \$5,845,191.36; and st			
Cash in company's office		113.21	
Deposited in trust companies and banks on interest		274, 319, 57	
Bills receivable, \$14,541.70; agents' balances, \$480,119.01		494,660.71	
Total ledger assets, as per balance			14, 798, 877, 83
			2111001011100
NON-LEDGER ASSETS.			
Interest due (\$5,744.54) and accrued (\$31,442,78) on mortgages			
Interest due (\$2,250.00) and accrued (\$85,123.61) on bonds			
Interest accrued on collateral loans		1,410.38	
Interest due (\$237.36) and accrued (\$63,398.22) on premium notes, p		63,635,58	
Rents accrued on company's property or lease			
Total interest and rents due and accrued			189,830.29 37,830.34
			31,000.04
New Busines		Renewals.	
Gross premiums due and unreported on policies in force			
December 31, 1907	. 60	\$ 162,189.08	
Gross deferred premiums on policies in force December			
31, 1907	.61	296,089.02	
Totals\$ 19,886	.21	\$ 458,278.10	
Deduct loading 11,195	. 94	88, 905. 45	
Net amount of uncollected and deferred premiums-\$ 8,690	. 27	\$ 369,372.65	378, 062, 92
Gross assets		s	15, 404, 601.38
			201 2021 002
DEDUCT ASSETS NOT ADMITTED.			
Agents' debit balances			
Premium notes and loans on policies and net premiums (above) i		14,541.70	
cess of the net value of their policies		132,001.80	
Book value of ledger assets over market value, viz.;		102,001-00	
Bonds and stocks		236, 266.11	
Total			862, 928, 62
		-	
Total admitted assets		\$	14,541,672.76

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Insurance Department	
of Pennsylvania on the following tables of mortality and rates of	
interest, viz.: Actuaries' Table at 4 per cent, on all policies issued prior to Jan-	
uary 1, 1901	55.00
American Experience Table at 3½ per cent, on all policies (except	00.00
as per next item) issued subsequent to January 1, 1901 (1907	
select and ultimate) 5,376,1	88.00
	60.00
American Experience Table at 3 per cent. on special twenty-pay-	
ment policies issued since October, 1904, in lieu of other policies- 2,531,8	20.00
Net present value of annuities (including those in reduction of pre- miums), viz.:	
McClintock's American 3½ per cent. Annuity Tables 41,0	99.00
Total\$13,036,7	22.00
Deduct net value of risks of this company reinsured in other solvent	
companies 2, 10	07.00
Net reserve	
Present value of amounts not yet due on supplementary contracts not involving	
contingencies	
Liability on policies canceled and not included in "net reserve," upon which a	
render value may be demanded	
Claims for death losses in process of adjustment\$ 33,8	
Claims for death losses which have been reported and no proofs re-	
ceived 43,2	00.00
Claims for death losses and other policy claims resisted by the com-	
pany 42,8	40.00
Total policy claims	119,920.66
Due and unpaid on supplementary contracts not involving life contingencies	
Premiums paid in advance, including surrender values so applied	
Unearned interest and rent paid in advance	
Commissions due to agents on premium notes when paid-	
Commissions to agents due or accrued	6,484.78
Salaries, rents, office expenses, bills and accounts due or accrued	4,821.47
Medical examiners' and legal fees due or accrued	6,029.00
State, county and municipal taxes due or accrued	43,479.96
Dividends or other profits due policyholders, including those contingent on pay	ment
of outstanding and deferred premiums	
Dividends declared on or apportioned to annual dividend policies, payable to pe	
holders during 1908, whether contingent upon the payment of renewal prem	
or otherwise	
Amounts set apart, apportioned, provisionally ascertained, calculated, declar-	
held awaiting apportionment upon deferred dividend policies not included in	
above	
Total liabilities	14,541,672.76

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Classification.	Whole J	Whole Life Policies.	Endowr	Endowment Policies.	Term an cies, Incl Premlu	Term and Other Policies, Including Return Premlum Additions.	Additions to Policies by Dividends.	Total !	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number,	Amount.	Amount.	Number.	Amount.
At end of previous year————————————————————————————————————	30,717 2,411 251 251	\$60, 284, 475.00 5, 381, 225.00 601, 598.00 22, 472.00	14,271 3,088 184 10	\$25,605,346.00 6,121,609.00 429,315.00 9,500.00	14,004 1,267 116 116	\$82,256,125.00 3,595,677.00 310,245.00 398,824.00	\$ 8,572.00	58, 992 6, 716 551 46	\$118,143,518.00 15,098,511.00 1,341,158.00 434,510.00
Totals before transfers	33,400	66, 289, 770.00	17,503	32, 165, 770.00	15,402	36,554,871.00			
Transfers, deductions	258	1,675,078.00	158	324,349.00 221,085.00	682	1,772,379.00 682,649.00			
Balance of transfers	408	1,192,994.00	76	103,264.00	327	1,089,730,00			
Totals after transfers	33,803	67, 482, 764.00	17,427	32,062,506.00	15,075	35,465,141.00	7,286.00	66,305	135,017,697.00
By death.	311	626,101.00	88	180,412.00	214	585,399.00	836.00	614	1,392,248.00
By sandurity By expiry By surrender By lanse By decrease	2,000 5,000 5	1,014,071.00 4,262,810.00 192,234.00	2,645	4,954,008.00 128,054.00	215 20 1,029 25	515, 589.00 53, 319.00 2, 457, 554.00 102, 062.00	98.00	215 833 5,674 30	515,589,00 1,560,874.00 11,674,372.00 422,350.00
Total terminated	2,861	6,095,216.00	3,002	5,755,860.00	1,503	3,713,923.00	434.00	7,366	15, 565, 433.00
Outstanding at end of year	30,942	61,387,548.00	14, 425	26, 306, 646, 00	18,572	82,751,218.00	6,852.00	58,939	119, 452, 264.00
Policies reinsured	6	124,000.00	7.0	125,000.00	1	30,000.00		15	279,000,00

EXHIBIT OF ANNUITIES—In force December 31, 1907: Number, 29; representing in annual payments, \$5,752.88.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	1,274 50	\$	1,995,022.00 99,581.00
Total Deduct ceased to be in force during the year	1,324 142	8	2,094,603.00 239,267.00
Policies in force December 31, 1907 ————————————————————————————————————	1,182 1 17	\$	1,855,336.00 1,000.00 25,286.00
TotalLosses and claims settled during the year in cash	18 17	\$	26,286.00 24,286.00
Losses and claims unpaid December 31, 1907	1	\$	2,000.00

THE GERMANIA LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April 10, 1860.

Commenced Business July 16, 1860.

CORNELIUS DOREMUS, President.

CARL HEYE, Secretary.

Home Office, 20 Nassau Street, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, \$200,000,00

Timount of capital paid up in cash, \$200,000,00	•	
Amount of net or ledger assets (as per balance) December 31 of previous	year\$	36,448,315.37
INCOME.		
First year's premiums on original policies without deductions for com-		
missions or other expenses, less \$3,253.12 for first year's reinsurance-\$	497,315.03	
Dividends applied to purchase paid-up additions and annuities	35,890.57	
Surrender values applied to purchase paid-up insurance and annuities	141,872.13	
Consideration for original annuities involving life contingencies	23,440.35	
Consideration for supplementary contracts involving life contingencies	2,814.40	,
Total new premiums\$	701, 332. 48	
Renewal premiums, without deduction for commissions or other ex-		
penses, less \$6,324.56 for reinsurance or renewals	4,105,753.48	
Dividends applied to pay renewal premiums	148,568.11	
Renewal premiums for deferred annuities	169.42	
Total renewal premiums\$	4, 254, 491. 01	
Total premium income		4, 955, 823, 49
Consideration for supplementary contracts not involving life contingenc	ies	7,355.00
Gross interest on mortgage loans\$	1,010,551.96	
Gross interest on bonds and dividends on stocks	359, 132, 76	
Gross interest on premium notes, policy loans or liens	157, 100.95	

Gross interest on deposits in trust companies and banks\$	9,698.86	
Gross interest on other debts due the company	706.67	
Gross discount on claims paid in advance	54.55	
Gross rent from company's property, including \$35,140 for company's		
occupancy of its own buildings	188,957.22	
Total gross interest and rents	8	1,726,202,97
Gross profit on sale or maturity of ledger assets, viz.:		11,120,100
Bonds		2.175.19
Policy fees		2,011.62
Total income	s	6,693,568.27
Sum of both amounts	_	
Sum of both amounts		43, 141, 883- 64
DISBURSEMENTS.		
For death claims, \$1,506,419.23; additions, \$26,792.76\$	1,533,211.99	
For matured endowments, \$1,200,009.96; additions, \$21,744.79		
Net amount paid for losses and matured endowments		
For annuities involving life contingencies	39, 268.38	
Surrender values paid in cash	357,835.15	
Surrender values applied to purchase paid-up insurance and annuities -	141,872.13	
Dividends paid to policyholders in cash	125,384.66	
Dividends applied to pay renewal premiums	148,568.11	
Dividends applied to purchase paid-up additions and annuities	35,890.57	
Total paid policyholders	3,603,785.74	
Expenses of investigation and settlement of policy claims, including		
\$1,496.88 for legal expenses	2,704.22	
Paid for claims on supplementary contracts not involving life contin-		
gencies	3,000.00	
Paid stockholders for interest and dividends	24,000.00	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$247,886.31; renewal premiums, \$197,311.27; annuities	44F 000 0F	
(original), \$686.39; (renewal), \$6	445, 889. 97	
Commuted renewal commissions	20,159.64	
clerks	105, 445, 95	
Agency supervision, traveling and all other agency expenses	152,859.99	
Medical examiners' fees, \$24,585.52; inspection of risks, \$4,567.90	29, 153, 42	
Salarjes and all other compensation of officers, directors, trustees and		
home office employees	164,506.38	
Rent for company's occupancy of its own buildings	35,140.00	
Advertising, \$14,000.78; printing and stationery, \$18,196.85; postage,		
telegraph, telephone and express, \$28,538.28	60,735.91	
Legal expenses (not noted above)	2,484.95	
Furniture, fixtures and safes	3,043.26	
Insurance taxes, licenses and department fees	60, 241. 22	
Taxes on real estate	32,476.42 68,711.58	
Repairs and expenses (other than taxes) on real estate	68, (11-58	
Real estate	3,416.48	
Expended for improvements of company's office building in St. Paul,	01 120-10	
Minn.	5,830.77	
Miscellaneous expenses	16,715.55	
Total disbursements		4,840,301.45
	-	
Balance	\$	00, 301, 082-19

LEDGER ASSETS.

Boo			
	ok value of real estate *		
	rtgage loans on real estate	23,416,668.03	
Los	ans made to policyholders on this company's policies assigned as col-	0 050 502 05	
Ro	ok value of bonds (excluding interest)		
	sh in company's office		
	posited in trust companies and banks not on interest		
	posited in trust companies and banks on interest		
Ag	ents' balances	26,167.29	
	Total ledger assets, as per balance	\$	38, 301, 582.19
	NON-LEDGER ASSETS.		
Int	erest due (\$15,506.82) and accrued (\$377.841.74) on mortgages\$	393, 348, 56	
	erest due (\$1,946.66) and accrued (\$127,849.16) on bonds	129, 795.82	
	erest due (\$4,330.04) and accrued (\$16,079.94) on premium notes, policy	125,150.02	
	loans or liens	20,409.98	
Re	nts due (\$2,485.83) and accrued (\$6,216.67) on company's property or		
	lease	8,702.50	
	Total interest and rents due and accrued		552, 256, 86
	New		
	Business.	Renewals.	
Gr	oss premiums due and unreported on policies in force		
	December 31, 1907	555, 189. 92	
Gr	oss deferred premiums on policies in force December	202 222 22	
	31, 1907	382,382.27	
	Total \$ 53,812.13 \$		
De	duct loading	210, 953, 74	
	Net amount of uncollected and deferred premiums\$ 41,704.40 \$	726,618.45	768, 322. 85
	Net amount of uncollected and deferred premiums\$ 41,704.40 \$ Gross assets	-	
		-	
Ag	Gross assets	\$	
	Gross assets	\$	
	Gross assets	26,167.29	
	Gross assets	26,167.29 612,029.22	
	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances \$ bk value of ledger assets over market value, viz.: Bonds Total	26,167.29 612,029.22	39, 622, 161, 90 638, 196, 51
	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances	26,167.29 612,029.22	39, 622, 161, 90 638, 196, 51
	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances \$ bk value of ledger assets over market value, viz.: Bonds Total	26,167.29 612,029.22	39, 622, 161, 90 638, 196, 51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances \$\text{s}\text{value of ledger assets over market value, viz.:}} Bonds Total Total admitted assets LIABILITIES. t present value of all the outstanding policies in force on the 31st	26,167.29 612,029.22	39, 622, 161, 90 638, 196, 51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances	26,167.29 612,029.22	39, 622, 161.90 638, 196.51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances \$\text{ok value of ledger assets over market value, viz.:}} Bonds Total Total Total admitted assets LIABILITIES. t present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of in-	26,167.29 612,029.22	39, 622, 161, 90 638, 196, 51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances	26,167.29 612,029.22	39, 622, 161, 90 638, 196, 51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances ok value of ledger assets over market value, viz.: Bonds Total Total admitted assets LIABILITIES, t present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January	26,167.29	39, 622, 161, 90 638, 196, 51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances	26,167.29	39, 622, 161, 90 638, 196, 51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances \$\text{ok value of ledger assets over market value, viz.:}} Bonds Total Total admitted assets LIABILITIES. t present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901 American Experience Table at 3½ per cent. on Home Department	26,167.29	39, 622, 161, 90 638, 196, 51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances	26,167.29	39, 622, 161, 90 638, 196, 51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances	26,167.29	39, 622, 161, 90 638, 196, 51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances Sok value of ledger assets over market value, viz.: Bonds Total Total admitted assets LIABILITIES. t present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. American Experience Table at 3½ per cent. on Home Department policies issued during 1901 (except 5 per cent. 20-year gold bond policies) and during 1907, European Department policies issued since January 1, 1903, and all paid-up policies issued since January 1, 1909, upon surrender of original policies except policies	\$ 26,167.29 612,029.22 	39, 622, 161, 90 638, 196, 51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances	\$ 26,167.29 612,029.22 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	39, 622, 161, 90 638, 196, 51
Во	Gross assets DEDUCT ASSETS NOT ADMITTED. ents' debit balances Sok value of ledger assets over market value, viz.: Bonds Total Total admitted assets LIABILITIES. t present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. American Experience Table at 3½ per cent. on Home Department policies issued during 1901 (except 5 per cent. 20-year gold bond policies) and during 1907, European Department policies issued since January 1, 1903, and all paid-up policies issued since January 1, 1909, upon surrender of original policies except policies	\$ 26,167.29 612,029.22 	39, 622, 161, 90 638, 196, 51

through the Home Department from January 1, 1902, to January 1, 1907, and all 5 per cent. 20-year gold bond policies......... 3,408,925.00

Net present value of annuities (including those in reduction of pre- miums), viz.:	
Actuaries' 4 per cent\$ 229,315.00	
Arctuaries 4 per cent	
McClintock's	
Total\$33,438,253.00	
Deduct net value of risks of this company reinsured in other solvent	
companies44,336.00	
Net reserve\$	33,393,917.00
Present value of amounts not yet due on supplementary contracts not	
involving life contingencies, computed by the company	38,116.57
Liability on policies canceled and not included in "net reserve," upon	
which a surrender value may be demanded	15,392.46
Claims for death losses due and unpaid\$ 3,492.83	
Claims for death losses in process of adjustment, or adjusted and not	
due	
Claims for death losses which have been reported and no proofs re-	
ceived 94, 223.01	
Claims for matured endowments due and unpaid 23,387.54	
Claims for death losses and other policy claims resisted by the company 25,500.00	
Due and unpaid on annuity claims involving life contingencies 2,684.22	
Total policy claims	208,740.78
Premiums paid in advance, including surrender values so applied	16,690.98
Unearned interest and rent paid in advance	31,347.14
Salaries, rents, office expenses, bills and accounts due or accrued	7,737.44
Medical examiners' and legal fees due or accrued	1,258.00
State, county and municipal taxes due or accrued	41,078.33
Dividends or other profits due policyholders, including those contingent on payment	
of outstanding and deferred premiums	51.443.91
Dividends declared on or apportioned to annual dividend policies, payable to policy-	
holders during 1908, whether contingent upon the payment of renewal premiums	
or otherwise	286,000.00
Dividends declared on or apportioned to deferred dividend policies payable to policy-	
holders during 1908	10,785.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or	
held awaiting apportionment upon deferred dividend policies not included in item	0 500 015 31
above	2,582,915.61
Extra reserve for absolute, war and world policies	115,946.33
Unassigned funds (surplus)	200,000.00 1,982,595.84
Total liabilities	38, 983, 965, 39

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification,	Whole	Whole Life Policies.	Endowr	Endowment Policies.	Term an cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends,	Total N	Fotal Numbers and Amounts.
	Number.	Amount.	Number,	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year	26,002 1,862	\$49,136,549.00 4,438,716.00	3,4	\$63,648,624.00	136 70	\$ 773,703.00 343,372.00	\$ 630,291.00	67,040	\$114,189,167.00
Revived during year	300	4, 237.00	50	18,552.00		39,243.00	42,979,00	- 1-	105,011.00
Totals before transfers	27,891	53, 625, 459, 00	44,406	70,201,398.00	206	1,156,318.00			
Transfers, deductionsTransfers, additions	16	35,070.00	202	11,150.00	15	31,200.00			
Balance of transfers	15	32,120.00		920.00	15	31,200.00			
Totals after transfers	27.876	53, 593, 339, 00	44, 406	70,202,318.00	221	1,187,518.00	673,270.00	72,503	125,656,445.00
Deduct ceased:	475	801,286.00	345	625,481.00	63	6,237.00	23,559.00	882	1,456,563.00
By maturity By expiry By surrender By surrender By lapse By decrease	28 359 1,623	52,000.00 607,726.00 3,072,871.00 362,982.00	825 41 681 1,601	1, 202, 345, 90 57, 065, 00 1, 063, 435, 00 2, 668, 023, 00 370, 831, 00	100	63,059,00 1,574.00 55,425.00 1,455.00	8,398.00 95.00	3,242 3,242	1, 225, 030, 00 172, 124, 00 1, 681, 133, 00 5, 796, 414, 00 735, 218, 00
Total terminated	2,485	4,896,815,00	3,498	5,987,180.00	23	127,750.00	54,737.00	6,001	11,066,482,00
Outstanding at end of year	25,391	48, 696, 524.00	40,913	64, 215, 138. 00	198	1,059,768.00	618, 533.00	66,502	114,589,963.00
Policies reinsured		160,000.00	160,000.00	20,000.00					180.000.00

EXHIBIT OF ANNUITIES—In force December 31, 1907: Number, 256; representing in annual payments, \$44,499.00.

Policies on the lives of citizens of said State in force December 31 of	Number.		Amount.
previous year	294	\$	453,656.00
Policies on the lives of citizens of said State issued during the year	11		20,500.00
Total	305	\$	474, 156. 00
Deduct ceased to be in force during the year	. 50		120,158.50
Policies in force December 31, 1907	255	\$	353,997.50
Losses and claims unpaid December 31 of previous year	. 1		1,000.00
Losses and claims incurred during the year	-8		23,521.73
Total	9	\$	24,521.73
Losses and claims settled during the year in cash			24,521.73
Premiums collected or secured in cash and notes or credits, without any			
deduction for losses, dividends, commissions or other expenses: Cash-		_	16,652.43

GREENSBORO LIFE INSURANCE COMPANY.

Incorporated May, 1905.

Commenced Business July, 1905.

J. W. FRY, President.

E. Colwell, Jr., Secretary.

W. E. ALLEN, Treasurer.

1,535.00

556, 85

Home Office, North Elm Street, Greensboro, N. C.

CAPITAL STOCK.

Amount of capital paid up in cash, \$146,400.00.

Amount of net or ledger assets (as per balance) December 31 of previous year\$	188,571.99
INCOME.	1
First year's premium on original policies, without deduction for com-	

missions or other expenses, less \$4,581.01 for first year's reinsur- ance \$ Dividends applied to purchase paid-up additions and annuities	121,720.63 3.15	
Total new premiums\$	121,723.78	
Renewal premiums, without deduction for commissions or other expenses, less \$4,715.22 for reinsurance or renewals————————————————————————————————————	144,322.98 13.07	
Total renewal premiums\$	144,336.05	
Total premium income		266,059.83
Consideration for supplementary contracts not involving life contingencies		7,703.00
Gross interest on mortgage loans\$	6,625.83	
Gross interest on collateral loans	13.50	

Gross interest on bonds and dividends on stocks -----

Gross interest on premium notes, policy loans or liens -----

Gross interest on deposits in trust companies and banks	510.05	
Total gross interest		9,241.23
Total income	8	283, 004. 06
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DISBURSEMENTS.

For death claims\$	33,763.00	
Net amount paid for losses and matured endowments\$	33,763.00	
Premium notes voided by lapse	3,435.82	
Dividends applied to pay renewal premiums	13.07	
Dividends applied to purchase paid-up additions and annuities	3.15	
Total paid policyholders\$	37, 215, 04	
Expense of investigation and settlement of policy claims	227,93	
Paid for claims on supplementary contracts not involving life contin-		
gencies	493.80	
Commissions to agents (less commission on reinsurance); first year's		
premiums, \$85,174.29; renewal premiums, \$6,333.33	91,507.62	
Commuted renewal commissions	2,574.69	
Salaries and allowances for agencies, including managers, agents and		
clerks	4,130.97	
Agency supervision, traveling and all other agency expenses	7,633.97	
Medical examiners' fees, \$18,845; inspection of risks, \$3,435.36	22,280.36	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	16,405.55	
Rent	1,140.00	
Advertising, printing and stationery, \$7,099.31; postage, telegraph,		
telephone and express, \$2,081.75	9,181.06	
Legal expenses (not noted above)	2,064.36	
Furniture, fixtures and safes	889.88	
Insurance taxes, licenses and department fees	2,695,25	
Repairs and expenses (other than taxes) on real estate	297.22	
Gross loss on sale or maturity of ledger assets	529.08	
General expense	2,870,78	
General expense	21010-10	
Total disbursements		202, 137-56
	\$	202, 137, 56
Total disbursements	\$	
Total disbursements Balance LEDGER ASSETS.	\$	
Total disbursements Balance LEDGER ASSETS. Book value of real estate \$\$\$	\$ 18,100.00	
Total disbursements Balance LEDGER ASSETS. Book value of real estate \$ Mortgage loans on real estate	18,100.00 134,000.00	
Total disbursements Balance LEDGER ASSETS. Book value of real estate \$ Mortgage loans on real estate Loans secured by pledge of bonds, stocks or other collateral.	\$ 18,100.00	
Total disbursements Balance LEDGER ASSETS. Book value of real estate \$ Mortgage loans on real estate	18,100.00 134,000.00 600.00	
Total disbursements Balance LEDGER ASSETS. Book value of real estate \$ Mortgage loans on real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as col-	18,100.00 134,000.00	
Total disbursements Balance LEDGER ASSETS. Book value of real estate \$ Mortgage loans on real estate- Loans secured by pledge of bonds, stocks or other collateral- Loans made to policyholders on this company's policies assigned as collateral-	18,100.00 134,000.00 600.00	
Total disbursements Balance LEDGER ASSETS. Book value of real estate S Mortgage loans on real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,868.08 is for first year's	18,100.00 134,000.00 600.00	
Total disbursements Balance LEDGER ASSETS. Book value of real estate Somortgage loans on real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,868.08 is for first year's premiums	18,100.00 134,000.00 600.00	
Total disbursements Balance LEDGER ASSETS. Book value of real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,868.08 is for first year's premiums Book value of bonds (excluding interest), \$52,475; and stocks,	18,100.00 134,000.00 600.00 18,065.26 27,791.32	
Total disbursements Balance LEDGER ASSETS. Book value of real estate Somortyage loans on real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,868.08 is for first year's premiums Book value of bonds (excluding interest), \$52,475; and stocks, \$1,000	\$ 18,100.00 134,000.00 600.00 18,065.26 27,791.32 53,475.00	
Total disbursements Balance LEDGER ASSETS. Book value of real estate Somortgage loans on real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,568.08 is for first year's premiums Book value of bonds (excluding interest), \$52,475; and stocks, \$1,000 Deposited in trust companies and banks not on interest	18,100.00 134,000.00 600.00 18,065.26 27,791.32 53,475.00 5,000.00	
Total disbursements Balance LEDGER ASSETS. Book value of real estate Loans secured by pledge of bonds, stocks or other collateral. Loans made to policyholders on this company's policies assigned as collateral. Premium notes on policies in force, of which \$10,568.08 is for first year's premiums Book value of bonds (excluding interest), \$52,475; and stocks, \$1,000 Deposited in trust companies and banks not on interest Deposited in trust companies and banks on interest	18,100.00 134,000.00 600.00 18,065.26 27,791.32 53,475.00 5,000.00 3,221.80 9,185.11	
Total disbursements Balance LEDGER ASSETS. Book value of real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,868.08 is for first year's premiums Book value of bonds (excluding interest), \$52,475; and stocks, \$1,000 Deposited in trust companies and banks not on interest Deposited in trust companies and banks not interest Bills receivable, \$2,590; agents' balances, \$6,595.11 Total ledger assets, as per balance	18,100.00 134,000.00 600.00 18,065.26 27,791.32 53,475.00 5,000.00 3,221.80 9,185.11	269, 438, 49
Total disbursements Balance LEDGER ASSETS. Book value of real estate Somortgage loans on real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,868.08 is for first year's premiums Book value of bonds (excluding interest), \$52,475; and stocks, \$1,000 Deposited in trust companies and banks not on interest Deposited in trust companies and banks not on interest Total ledger assets, as per balance NON-LEDGER ASSETS.	18,100.00 134,000.00 600.00 18,065.26 27,791.32 53,475.00 5,000.00 3,221.80 9,185.11	269, 438, 49
Total disbursements Balance LEDGER ASSETS. Book value of real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,568.08 is for first year's premiums Premiums of bonds (excluding interest), \$52,475; and stocks, \$1,000 Deposited in trust companies and banks not on interest Deposited in trust companies and banks on interest Bills receivable, \$2,590; agents' balances, \$6,595.11 Total ledger assets, as per balance NON-LEDGER ASSETS.	\$ 18,100.00 134,000.00 600.00 18,065.26 27,791.32 53,475.00 5,000.00 3,221.80 9,185.11 \$ \$ 1,043.54	269, 438, 49
Total disbursements Balance LEDGER ASSETS. Book value of real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,868.08 is for first year's premiums Book value of bonds (excluding interest), \$52,475; and stocks, \$1,000 Deposited in trust companies and banks not on interest Deposited in trust companies and banks not interest Bills receivable, \$2,590; agents' balances, \$6,595.11 Total ledger assets, as per balance NON-LEDGER ASSETS. Interest accrued on mortgages Interest accrued on bonds	18,100.00 134,000.00 600.00 18,065.26 27,791.32 53,475.00 5,000.00 3,221.80 9,185.11	269, 438, 49
Total disbursements Balance LEDGER ASSETS. Book value of real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,568.08 is for first year's premiums Premiums of bonds (excluding interest), \$52,475; and stocks, \$1,000 Deposited in trust companies and banks not on interest Deposited in trust companies and banks on interest Bills receivable, \$2,590; agents' balances, \$6,595.11 Total ledger assets, as per balance NON-LEDGER ASSETS.	\$ 18,100.00 134,000.00 600.00 18,065.26 27,791.32 53,475.00 5,000.00 3,221.80 9,185.11 \$ \$ 1,043.54	269, 438, 49
Total disbursements Balance LEDGER ASSETS. Book value of real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,868.08 is for first year's premiums Book value of bonds (excluding interest), \$52,475; and stocks, \$1,000 Deposited in trust companies and banks not on interest Deposited in trust companies and banks on interest Bills receivable, \$2,590; agents' balances, \$6,595.11 Total ledger assets, as per balance NON-LEDGER ASSETS. Interest accrued on mortgages Interest accrued on bonds Interest accrued on premium notes, policy loans or liens Total interest accrued.	\$ 18,100.00 134,000.00 600.00 18,065.26 27,791.32 53,475.00 5,000.00 3,221.80 9,185.11 \$ 1,043.54 200.00 442.35	269, 438, 49
Total disbursements Balance LEDGER ASSETS. Book value of real estate Somytage loans on real estate Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as collateral Premium notes on policies in force, of which \$10,568.08 is for first year's premiums Book value of bonds (excluding interest), \$52,475; and stocks, \$1,000 Deposited in trust companies and banks not on interest Deposited in trust companies and banks on interest Bills receivable, \$2,590; agents' balances, \$6,595.11 Total ledger assets, as per balance NON-LEDGER ASSETS. Interest accrued on mortgages Interest accrued on premium notes, policy loans or liens Interest accrued on premium notes, policy loans or liens	\$ 18,100.00 134,000.00 600.00 18,065.26 27,791.32 53,475.00 5,000.00 3,221.80 9,185.11 \$ 1,043.54 200.00 442.35	269, 438. 49 269, 438. 49

New Business. Renewals.	
Gross premiums due and unreported on policies in force	
December 31, 1907	
Gross deferred premiums on policies in force December 31, 1907 2,998,04	
Totals\$ 29,399.40 \$ 25,216.16	
Deduct loading 5,879.88 5,043.23	
Net amount of uncollected and deferred premiums-\$ 23,519.52 \$ 20,472.93	43,692.45
Furniture and fixtures	2,662.93
Gross assets	323,679.76
	020,010.10
DEDUCT ASSETS NOT ADMITTED.	
Furniture, fixtures and safes\$ 2,662.93	
Agents' debit balances	
Bills receivable 2,590.00	
Total	9,232.42
Total admitted assets\$	314,447.34
TAADA MADA	
LIABILITIES.	
Net present value of all the outstanding policies in force on the 31st	
day of December, 1907, as computed by the company on the follow-	
ing tables of mortality and rates of interest, viz.:	
Actuaries' Table at 4 per cent. on regular and term policies\$ 8,904.00	
Same for reversionary additions 3.00 American Experience Table at 4 per cent, on income, indemnity	
and guaranteed accumulation policies 134,978.00	
Total\$ 143,885.00	
Deduct net value of risks of this company reinsured in other solvent	
Net reserve\$	137,395.00
Present value of amounts not yet due on supplementary contracts not involving life	
contingencies	1,340.00
Claims for death losses which have been reported and no proofs re-	
Claims for death losses and other policy claims resisted by the company- 2,000.00	
	0.000.00
Total policy claims Premiums paid in advance, including surrender values so applied	3,000.00 12,515.25
Unearned interest and rent paid in advance	497.46
Commissions due to agents on premium notes when paid	6, 132, 30
"Cost of collection" on uncollected and deferred premiums, in excess of the loading	0, 102, 00
thereon	7,851.25
Cenital stock	146, 400, 00

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies.	Term an cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total l	Total Number and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year Issued during year Evelved during year Increased during year	2,964 2,389 27	\$ 4,816,000.00 3,497,940.00 41,000.00 10,580.00	98	\$ 139,378.00 130,020.00	35	\$ 88,000.00	\$ 107.00	3,096 2,528 27	\$ 5,043,378.00 3,763.067.00 41,000.00 10,580.00
Totals before transfers	5,380	8, 365, 520, 00	195	269,398.00	94	223,000.00			
Transfers, deductions	7	8,000.00	1	1,000.00	4	8,000.00			
Balance of transfers	00	7,000.00	1	1,000.00	4	8,000.00		1	
Totals after transfers	5,377	8,358,520.00	194	268,398.00	8	231,000.00		5,651	8,858,025.00
Deduct ceased: death maturity	18	24,460.00	23	3,500.00				20	28, 960, 00
By surrender By lapse By decrease	752	1,119,480.00	26	32,620.00	18	39,000.00		962	1,191,100.00
Total terminated	270	1,153,400.00	28	36, 120.00	18	39,000.00		816	1,228,520.00
Outstanding at end of year	4,607	7,205,120.00	166	232,278.00	62	192,000.00	107.00	4,835	7,629,505.00
Policies reinsured					1				

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	2,841	8	4, 496, 408.00 2,700,380.00
Total Deduct ceased to be in force during the year		\$	7,196,788.00 1,589,100.00
Policies in force December 31, 1907		\$	5,607,688.00 21,763.00
Total		\$	21,763.00 20,763.00
Losses and claims unpaid December 31, 1907 Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses: Cash		\$	1,000.00
and notes or credits		_	208, 165, 61

HOME LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April 30, 1860.

Commenced Business May 1, 1860,

5,750.96

GEORGE E. IDE, President.

ELLIS W. GLADWIN, Secretary.

Home Office, 256 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, \$125,000.00.

Amount of net or ledger assets (as per balance) December 31 of previous year ____\$ 18,772,862.35.

INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$2,295.12 for first year's

Gross interest on deposits in trust companies and banks.....

reinsurance. \$ 238,178.81 Dividends applied to purchase paid-up additions and annuities 259,619.32 Consideration for original annuities involving life contingencies 20,961.11 Consideration for supplementary contracts involving life contingencies 4,448.99	
Total new premiums. \$ 523,208.23	
Renewal premiums, without deduction for commissions or other expenses, less \$20,813.68 for reinsurance or renewals. 2,774,122.51 Dividends applied to pay renewal premiums. 24,827.28 Renewal premiums for deferred annuities. 30,420.63	
Total renewal premiums \$2,829,370.42	
Total premium income Consideration for supplementary contracts not involving life contingencies Cross interest on mortgage loans \$ 282,759, 15	3,352,578.65 30,749.00

39,674.22

3,312.80

Gross interest on other debts due the company\$	2,316.03	
Gross discount on claims paid in advance	656. 22	
Gross rent from company's property, including \$24,000 for com-		
pany's occupancy of its own buildings	103,069.46	
Total gross interest and rents	8	927,884.33
Gross profit on sale or maturity of ledger assets, viz.:		021,001.00
Stocks\$	24,475,00	
Other assets		
Total		26,369,64
Gross increase in book value of ledger assets, viz.:		20,309.04
Bonds		5,934.30
Sale of rights on stock		10,575.00
	-	
Total income		4,354,090.92
Sum of both amounts	\$	23,126,953.27
DISBURSEMENTS.		
For death claims, \$1,089,256.52; additions, \$81\$		
For matured endowments, \$178,947; additions, \$115,371.67	294,318.67	
Net amount paid for losses and matured endowments\$	1,383,656.19	
For annuities involving life contingencies	45,888.87	
Surrender values paid by the liquidation of premium loans	18,939.95	
Surrender values paid in cash	265, 156, 83	
Surrender values by cash loans to policyholders	94,244.08	
Dividends paid to policyholders in cash	4,102.31	
Dividends applied to pay renewal premiums.	24,827.28	
Dividends paid by the liquidation of premium loans	13,123.02	
Dividends applied to purchase paid-up additions and annuities	259,619.32	
Total paid policyholders	2,109.557.85	
Expense of investigation and settlement of policy claims	952.53	
Paid for claims on supplementary contracts not involving life con-		
tingencies	11,293.78	
Paid stockholders for interest or dividends	15,000.00	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$234,382.48; renewal premiums, \$107,954.81; annui-		
ties (original), \$904.07; (renewal), \$2,519.94	345,761.30	
Salaries and allowances for agencies, including managers, agents and	00 800 08	
clerks	38,528.07	
Agency supervision, traveling and all other agency expenses. Medical examiners' fees, \$14,196.01; inspection of risks, \$2,519.94	5,117.44 16,668.99	
Salaries and all other compensation of officers, directors, trustees	10,008.39	
and home office employees.	124, 842, 87	
Rent for company's occupancy of its own huildings.	24,000.00	
Advertising, \$11.419.84; printing and stationery, \$13,586.15; post-		
age, telegraph, telephone and express, \$4,625.40	29,631.39	
Legal expenses (not noted above)	4,311.51	
Furniture, fixtures and safes	2,184.05	
Insurance taxes, licenses and department fees	56,524.66	
Taxes on real estate	12,296.00	
Paralle and our constant they then towed an real estate	20 674 99	

Repairs and expenses (other than taxes) on real estate....

Real estate...... \$ 1,728.00

Gross loss on sale or maturity of ledger assets, viz.:

Gross decrease in book value of ledger assets, viz.:	
Bonds \$ 16,624.29	
Stocks	
Total\$ 27,199.29	
Miscellaneous expenses, including telephone and telegraph 4,966.75	
Investment expenses	
Expense of examination by the New York Insurance Department 4,860.11	
Total disbursements\$	2,893,368.57
_	
Balance\$	20,233,584.70
LEDGER ASSETS.	
Book value of real estate\$ 1,643,609.81	
Mortgage loans on real estate 5,981,250.00	
Loans made to policyholders on this company's policies assigned as	
collateral1,826,263.00	
Premium notes on policies in force, of which \$37.02 is for first year's	
premiums 596,221.27	
Book value of bonds (excluding interest), \$7,916,043.87; and stocks,	
\$1,840,530.85	
Cash in company's office	
Deposited in trust companies and banks not on interest 17,847.00	
Deposited in trust companies and banks on interest	
Agents' balances 35,582.71	
Total ledger assets, as per balance	00 000 504 70
Total ledger assets, as per balance	20,233,334.70
NON-LEDGER ASSETS.	
Interest accrued on mortgages 23,656.57	
Interest accrued on mortgages \$ 23,656.57 Interest accrued on bonds 110,354.69	
Interest accrued on mortgages	
Interest accrued on mortgages . \$ 23,656.57 Interest accrued on bonds . 110,354.69 Interest due (\$5,436.93) and accrued (\$936.15) on premium notes, policy loans or liens . 6,373.68	
Interest accrued on mortgages. \$23,656,57 Interest accrued on bonds 110,354,60 Interest due (\$5,436,93) and accrued (\$936,15) on premium notes, policy loans or liens. 6,373,68 Interest accrued on other assets 1,116,67	
Interest accrued on mortgages. \$23,656,57 Interest accrued on bonds 110,354,69 Interest due (\$5,436,93) and accrued (\$936,15) on premium notes, policy loans or liens. 6,373,68 Interest accrued on other assets 1,116,07 Rents accrued on company's property or lease 3,088,33	
Interest accrued on mortgages. \$23,656,57 Interest accrued on bonds 110,354,60 Interest due (\$5,436,93) and accrued (\$936,15) on premium notes, policy loans or liens. 6,373,68 Interest accrued on other assets 1,116,07	144,588.74
Interest accrued on mortgages	144,588.74
Interest accrued on mortgages	144,588.74
Interest accrued on mortgages	144,588.74
Interest accrued on mortgages \$ 23,656.57 Interest accrued on bonds 110,354.69 Interest due (\$5,436.93) and accrued (\$936.15) on premium notes 6,373.68 Interest accrued on other assets 1,116.07 Rents accrued on company's property or lease 3,088.33 Total interest and rents due and accrued New Business Renewals Gross premiums due and unreported on policies in force December 31, 1907 \$ 3,090.25 \$ 176.762.75	144,588.74
Interest accrued on mortgages	144,588.74
Interest accrued on mortgages \$ 23,656.57 Interest accrued on bonds 110,354.69 Interest due (\$5,436.93) and accrued (\$936.15) on premium notes 6,373.68 Interest accrued on other assets 1,116.07 Rents accrued on company's property or lease 3,088.33 Total interest and rents due and accrued New Business Renewals Gross premiums due and unreported on policies in force December 31, 1907 \$ 3,090.25 \$ 176.762.75	144,588.74
Interest accrued on mortgages	144,588.74
Interest accrued on mortgages \$ 23,656.57 Interest accrued on bonds 110,354.69 Interest due (\$5,436.93) and accrued (\$936.15) on premium notes policy loans or liens 6,373.08 Interest accrued on other assets 1,116.07 Rents accrued on company's property or lease 3,088.33 Total interest and rents due and accrued New Business Renewals Gross premiums due and unreported on policies in force December 31, 1907 \$ 3,090.25 \$ 176,762.75 Gross deferred premiums on policies in-force December 31, 1907 18,847.20 189,930.88 Totals \$ 21,937.45 \$ 366,693.63	144,588.74
Interest accrued on mortgages \$ 23,656.57 Interest accrued on bonds 110,354.69 Interest due (\$5,436.93) and accrued (\$936.15) on premium notes policy loans or liens 6,373.08 Interest accrued on other assets 1,116.07 Rents accrued on company's property or lease 3,088.33 Total interest and rents due and accrued New Business Renewals Gross premiums due and unreported on policies in force December 31, 1907 \$ 3,090.25 \$ 176.762.75 Gross deferred premiums on policies in-force December 31, 1907 18,847.20 189,930.88 Totals \$ 21,937.45 \$ 366,693.63 Deduct loading 5,987.01 90,854.70	
Interest accrued on mortgages \$ 23,656.57 Interest accrued on bonds 110,354.69 Interest due (\$5,436.93) and accrued (\$936.15) on premium notest policy loans or liens 6,373.08 Interest accrued on other assets 1,116.07 Rents accrued on company's property or lease 3,088.33 Total interest and rents due and accrued New Business Renewals Gross premiums due and unreported on policies in force December 31, 1907 \$ 3,090.25 \$ 176,762.75 Gross deferred premiums on policies in-force December 31, 1907 189,930.88 Totals \$ 21,937.45 \$ 366,693.63	144,588.74 291,789.37
Interest accrued on mortgages \$ 23,656.57 Interest accrued on bonds 110,354.69 Interest due (\$5,436.93) and accrued (\$936.15) on premium notest policy loans or liens 6,373.08 Interest accrued on other assets 1,116.07 Rents accrued on company's property or lease 3,088.33 Total interest and rents due and accrued New Business Renewals Gross premiums due and unreported on policies in force December 31, 1907 \$ 3,090.25 \$ 176.762.75 Gross deferred premiums on policies in-force December 31, 1907 18,847.20 189,930.88 Totals \$ 21,937.45 \$ 366,693.63 Deduct loading 5,987.01 90,854.70	291,789.37
Interest accrued on mortgages	291,789.37
Interest accrued on mortgages \$ 23,656.57 Interest accrued on bonds 110,354.69 Interest due (\$4,543.03) and accrued (\$936.15) on premium notes policy loans or liens 6.373.08 Interest accrued on other assets 1,116.07 Rents accrued on other assets 1,116.07 Rents accrued on company's property or lease 8.88.33 Total interest and rents due and accrued New Business Renewals Gross premiums due and unreported on policies in force December 31, 1907 \$ 3,090.25 \$ 176,762.75 Gross deferred premiums on policies in-force December 31, 1907 18,847.20 Totals 5,987.01 390,858.76 Deduct loading 5,987.01 90,854.76 Net amount of uncollected and deferred premiums \$ 15,950.44 \$ 275,838.93	291,789.37
Interest accrued on mortgages	291,789.37
Interest accrued on mortgages	291,789.37
Interest accrued on mortgages \$ 23,656.57 Interest accrued on bonds 110,354.69 Interest duc (\$4,343.03) and accrued (\$936.15) on premium notes policy loans or liens 6,373.08 Interest accrued on other assets 1,116.07 Rents accrued on other assets 1,116.07 Rents accrued on company's property or lease 3,088.33 Total interest and rents due and accrued Forest premiums due and unreported on policies in force December 31, 1907 18,87.20 189,930.88 Total	291,789.37
Interest accrued on mortgages	291,789.37

Total admitted assets______\$ 20,004,853.63

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insur- ance Department on the following tables of mortality and rates of interest, viz.:		
Actuaries' Table at 4 per cent, on issues of 1860-1900	11 988 755 00	
Same for reversionary additions		
American Experience Table at 3½ per cent. on issues subse-	001,001.00	
quent to 1900	4,471,546.00	
Same for reversionary additions	1,211,425.00	
American Experience Table at 3 per cent, on life or endowment		
policies with continuous or limited premiums participating_		
Net present value of annuities (including those inreduction of pre- miums), viz.:		
Actuaries' Table at 4 per cent.	228,739.00	
American Experience Table at 31 per cent.	288,355.00	
Total	\$18,964,615.00	
Deduct net value of risks of this company reinsured in other sol-		
vent companies		
Net reserve.	s	18,857,776.00
Present value of amounts not yet due on supplementary contracts		
not involving life contingencies, computed by the company		121,652.00
received.		
Claims for matured endowments due and unpaid	5,558.02	
Claims for death losses and other policy claims resisted by the		
company	3,000.00	
Total policy claims		125,283.08
Premiums paid in advance, including surrender values so applied		32,471.00
Unearned interest and rent paid in advance		71,083.02
Commissions to agents due or accrued		935.54
Salaries, rents, office expenses, bills and accounts due or accrued		1,000.00
Medical examiners' and legal fees due or accrued.		15,506.00
State, county and municipal taxes due or accrued		6,827.62
Dividends or other profits due policyholders, including those conting		-,
ment of outstanding and deferred premiums		2,883.94
Capital stock		125,000.00
Unassigned funds (surplus)		644,435.43
Total liabilities	s	20,004,853.63

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endowr	Endowment Policies.	Term at cies, Incl Premiu	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total I	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year. Increased during year.	35,766 2,139 114	\$64,457.829.00 4,437.725.00 216,862.00 10,774.00	9,686 661 23	\$14,829,021.00 1,037,250.00 42,000.00 3,735.00	2,209	\$ 4,392,127,00 1,904,675,00 14,090,00 S7,00	\$ 2,434,582.00 516,217.00	47,661 3,523 144	\$ 86,113,559.00 7,895,867.00 272,862.00 14,596.00
Totals before transfers.	38,019	69,123,190.00	10,370	15,912,006.00	2,939	6,310,889.00			
Transfers, deductions.	23 18	47.000.00	26	36,000.00	14	28,604.00			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Balance of transfers.	11	13,696.00	12	9.700.00	23	23,396.00			
Totals after transfers	38,008	69,109,494,00	10,358	15,902,306.00	2,962	6,334,285.00	2,950,799.00	51,328	94,296,884.00
Deduct ceased: By death By maturity.	434	921,149.00	56 115	85,895.00 175,947.00		82,212.00	81.00 115,372.00		
By exptry By surrender By lapse. By decrease	2,047	1,192,478,00 3,371,942,00 394,424,00	176 443	2,000.00 253.877.00 578.494.00 65,249.00	312	16.309.00 16.309.00 586.555.00 4,710.00	116.00 149.061.00	833 2,721	1,462,780.00 4,686,052.00 464,383.00
Total terminated	3,123	5,879,993.00	790	1,164,462.00	324	794,502,00	264,630.00	4,237	8,103,587.00
Outstanding at end of year.	34,885	63,229,501.00	9,568	14,737,844.00	2,638	5,539,783.00	2.686,169.00	47,091	86,193,297,00
Policies reinstred	37	535,778.00	7	47.000 00	94	228.000.00		65	810,778,00

Exhibit of Annuities-In force December 31, 1907: Number, 114; representing in annual payments, \$52,208.40.

BUSINESS IN NORTH CAROLINA DURING 1907.

Number.		Amount.
313	\$	370,870.00
21		64,813.12
334	8	435,683.12
16		25,506.12
318	8	410,177.00
3		6,563.12
3	8	6,563.12
3		6,563.12
		16,621.83
	313 21 334 16 318 3	313 \$ 21 334 \$ 16 318 \$ 3 3 \$ 3

THE JEFFERSON STANDARD LIFE INSURANCE COMPANY.

Incorporated 1907.

Commenced Business August 7, 1907.

JOSEPH G. BROWN, President,

CHARLES W. GOLD, Secretary.

CHARLES J. PARKER, Treasurer.

Home Office, 10 West Martin Street, Raleigh, N. C.

CAPITAL STOCK. Amount of capital paid up in cash, \$250,000.00.

Amount of surplus paid up in cash ______ \$ 250,000.00

Extended 'at	\$	500,000.00
INCOME.		
First year's premiums on original policies, without deduction for com-		
missions or other expenses, less \$25.88 for first year's reinsurance\$	18, 795, 28	
Total premium income		18,795.28
Gross interest on collateral loans\$	926.04	
Gross interest on bonds and dividends on stocks	7,058.14	
Gross interest on premium notes, policy loans or liens	10.33	

ss interest on bonds and dividends on stocks 7,058.1	.4	
s interest on premium notes, policy loans or liens 10.3	33	
s interest on deposits in trust companies and banks	17	
Total gross interest	-	9,218.98
Total income	\$	28,014.26
Sum of both amounts	. 3	528,014.26

DISBURSEMENTS.

Commissions to agents (less commission on reinsurance): first year's		
premiums\$	5,626.16	
Agency supervision, traveling and all other agency expenses	2,683.25	
Medical examiners' fees, \$3,108; inspection of risks, \$38.18	3,146.18	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	11,866.33	
Rent	355.00	
Advertising, \$946.05; printing and stationery, \$2,497.75; postage, tele-		
graph, telephone and express, \$469.37	3,913.17	
Legal expenses	500.00	
Furniture, fixtures and safes	1,093.75	
Insurance taxes, licenses and department fees	115.00	
Sundries	899.63	
Total disbursements		30, 198, 47
,	_	
Balance		497,815.79
LEDGER ASSETS.		
Mortgage loans on real estate\$	5,650.00	
Loans secured by pledge of bonds, stocks or other collateral	52,500.00	
Premium notes on policies in force, first year's premiums	3,829.04	
Book value of bonds	387,005.45	
Cash in company's office	133.25	
Deposited in trust companies and banks not on interest	46,994.77	
Agents' balances	1,703.28	
Total ledger assets, as per balance		105 015 50
Total ledger assets, as per balance		497,815.79
NON-LEDGER ASSETS.		
Interest accrued on mortgages		90.00
	New	
Gross premiums due and unreported on policies in force December 31,	Business.	
Gross premiums due and unreported on policies in force December 51,	8,132.09	
	206.09	
Gross deferred premiums on policies in force December 31, 1907		
Total\$	8,338.18	
Deduct loading	1,667.63	
Net amount of uncollected and deferred premiums		6,670.55
	_	
Gross assets	\$	504, 576, 34
DEDUCT ASSETS NOT ADMITTED.		
Agents' debit balances		1,703.28
Total admitted assets	9	502, 873, 06
	_	002(010:00
LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st		
day of December, 1907, as computed by the Company on the follow-		
ing tables of mortality and rates of interest, viz.:		
Actuaries' Table at 4 per cent. on climax benefits and common divi-		
dend policies\$	2,986.00	
American Experience Table at 3½ per cent. on preferred dividend		
policies, \$1,280; and all Jefferson Standard policies, \$4,389	5,627.00	
Same for climax benefits	248.00	
Total\$	8,861.00	
Deduct net value of risks of this company reinsured in other solvent	8,861.00	
	10.00	
companies	13.00	
\$	8,848.00	
Reserve to provide for health and accident benefits contained in life	100.00	
policies	463.00	
Net reserve	\$	9,311.00

Commissions due to agents on premium notes when paid\$ "Cost of collection" on uncollected and deferred premiums, in excess of the loading	1,113.00
thereon	3,335,27
Medical examiners' and legal fees due or accrued	526.00
Capital stock	250,000,00
Unassigned funds (surplus)	238, 587.79
Total liabilities	502,873.06

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole J	Whole Life Policies.	Endown	Endowment Policies.	Term an cies, Incl Premiur.	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.		Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year— Issued during year— Received during year (reinsuring Caro- lina Life)— Increased during year	267	\$ 421,700.00 167,000.00	t- 80	\$ 12,000.00	£ 88	\$ 151,500.00 88,000.00		359	\$ 585,200.00
Totals before transfers	404	588,700.00	15	20,000.00	168	239, 500.00		587	848,200.00
Transfers, deductions									
Balance of transfers									
Totals after transfers	404	588, 700.00	15	20,000.00	168	239,500.00		587	848,200.00
Deduct eeased: By death. By maturity By sexpiry. By surrender By surrender By decrease	0	11,000.00						00	11,000.00
Total terminated	60	11,000.00						00	11,000.00
Outstanding at end of year	401	577, 700.00	15	20,000.00	168	239,500.00		584	837,200.00
Policies reinsured									

BUSINESS IN NORTH CAROLINA DURING 1907.

Policies on the lives of citizens of said State in force December 31, 1907.	Number.		Amount.
reinsuring Carolina Life	228	8	263,000.00
Policics on the lives of citizens of said State issued during the year	359		585, 200, 00
Total	587	8	848, 200.00
Deduct ceased to be in force during the year	3		11,000.00
Policies in force December 31, 1907	584	\$	837, 200.00
Premiums collected or secured in cash and notes or credits, without any			
deduction for losses, dividends, commissions or other expenses:			
Cash, \$14,992.12; notes or credits, \$3,829.04; total			18,821.16

THE LIFE INSURANCE COMPANY OF VIRGINIA.

Incorporated March 21, 1871.

Commenced Business April, 1871.

J. G. WALKER, President.

W. L. T. ROGERSON, Secretary.

REGINALD GILHAM, Treasurer.

Home Office, 909 East Broad Street, Richmond, Va.

CAPITAL STOCK.

Amount of capital paid up in cash, \$200,000.00.

Amount of net or ledger assets (as per balance) December 31 of previous year -----\$ 2,817,439.86

INCOME.

First year's premiums on original policies, without deduction for com-

missions or other expenses, less \$223.86 for first year's reinsurance-\$ Surrender values applied to pay first year's premiums		
Total first year's premiums on original policies	201.60	
Total new premiums		
penses, less \$1,106.35 for reinsurance or renewals		
Dividends applied to pay renewal premiums	1,083.49	
Surrender values applied to pay renewal premiums	10.40	
Total renewal premiums	1,879,871.79	
Total premium income		2,320,494.38
Gross interest on mortgage loans\$	84, 255. 72	
Gross interest on collateral loans	2,606.26	
Gross interest on bonds and dividends on stocks	41,547.77	
Gross interest on premium notes, policy loans or liens	4,003.16	
Gross interest on deposits in trust companies and banks	6,011.46	
Gross interest on other debts due the company	73.12	
Gross rent from company's property, including \$5,800 for company's		
occupancy of its own buildings	6, 812, 85	
Total gross interest and rents		145,310.34

Other assets. Total Mortgage account Agents' cash bonds. Zash from Citizens Bank Zash from McCoon and Walker account Zash from premium notes. Real estate account Total income Sum of both amounts DISBURSEMENTS. For death claims For matured endowments. Net amount paid for losses and matured endowments Surrender values papiled to pay new premiums, \$40.90; to pay renewal premiums, \$10.40 Jurrender values applied to purchase paid-up insurance and annuities- Dividends paid to annuitants Dividends paid to applicy holders in cash Dividends paid to annuitants Dividends paid to annuitants Dividends applied to pay renewal premiums.	\$	2,862.04 9,500.00 1,380.00 24.00 3,842.83 1.67 1.00 2,483,416.26 5,300,856.12
Mortgage account Agents' cash bonds Sash from Gitzens Bank Cash from McCoon and Walker account Cash from McCoon and Walker account Cash from premium notes Real estate account Total income Sum of both amounts DISBURSEMENTS. For death claims For matured endowments Net amount paid for losses and matured endowments \$ Surrender values paid in cash Surrender values applied to pay new premiums, \$40.90; to pay renewal premiums, \$10.40 Surrender values applied to purchase paid-up insurance and annuities- Dividends paid to policyholders in cash Dividends paid to policyholders in cash Dividends paid to policyholders in cash Dividends paid to pay renewal premiums.	\$ 701,528.95 572.70 702,101.65 629.75	9,500.00 1,380.00 24.00 3,842.83 1.67 1.00 2,483,416.26
Agents' cash bonds. Cash from Citizens Bank Cash from McCoon and Walker account Cash from premium notes. Real estate account Total income Sum of both amounts DISBURSEMENTS. For death claims For matured endowments Net amount paid for losses and matured endowments Surrender values paid in cash Surrender values applied to pay new premiums, \$40.50; to pay renewal premiums, \$10.40 Surrender values applied to purchase paid-up insurance and annuities- Dividends paid to annuitants Dividends paid to annuitants Dividends paid to annuitants Dividends paid to annuitants Dividends paplied to pay renewal premiums.	\$ 701,528.95 572.70 702,101.65 629.75	1,380.00 24.00 3,842.83 1.67 1.00 2,483,416.26
Cash from McCoon and Walker account Cash from McCoon and Walker account Cash from premium notes Real estate account Total income Sum of both amounts DISBURSEMENTS. For death claims Net amount paid for losses and matured endowments For matured endowments Surrender values paid in cash Surrender values applied to pay new premiums, \$40.90; to pay renewal premiums, \$10.40 Surrender values applied to purchase paid-up insurance and annuities-Dividends paid to annuitants Dividends paid to annuitants Dividends paid to annuitants Dividends paplied to pay renewal premiums.	\$ 701,528.95 572.70 702,101.65 629.75	24.00 3,842.83 1.67 1.00 2,483,416.26
Cash from McCoon and Walker account Lash from premium notes Real estate account Total income Sum of both amounts DISBURSEMENTS. For death claims For matured endowments Net amount paid for losses and matured endowments Surrender values paid in cash Surrender values applied to pay new premiums, \$40.90; to pay renewal premiums, \$10.40 Surrender values applied to purchase paid-up insurance and annuities- Dividends paid to policyholders in cash Dividends paid to prenewal premiums.	701,528.95 572.70 702,101.65 629.75	3,842.83 1.67 1.00 2,483,416.26
Total income Sum of both amounts DISBURSEMENTS. For death claims For matured endowments Net amount paid for losses and matured endowments Surrender values paid in cash Surrender values applied to pay new premiums, \$40.90; to pay renewal premiums, \$10.40 Surrender values applied to purchase paid-up insurance and annuities-Dividends paid to annuitants Dividends paid to annuitants Dividends paid to annuitants Dividends applied to pay renewal premiums.	701,528.95 572,70 702,101.65 629.75	1.67 1.00 2,483,416.26
Total income Sum of both amounts DISBURSEMENTS. For death claims For matured endowments Net amount paid for losses and matured endowments Surrender values paid in cash Surrender values papiled to pay new premiums, \$40.90; to pay renewal premiums, \$10.40 Jurrender values applied to purchase paid-up insurance and annuities- Dividends paid to policyholders in cash Dividends paid to annuitants Dividends paid to annuitants Dividends applied to pay renewal premiums.	701,528.95 572.70 702,101.65 629.75	2,483,416.26
Sum of both amounts	701,528.95 572.70 702,101.65 629.75	
Sum of both amounts	701,528.95 572.70 702,101.65 629.75	
For death claims	572.70 702,101.65 629.75	
For matured endowments Net amount paid for losses and matured endowments Surrender values paid in cash Surrender values applied to pay new premiums, \$40.90; to pay renewal premiums, \$10.40 Surrender values applied to purchase paid-up insurance and annuities- Dividends paid to policyholders in cash Dividends paid to annuitants Dividends applied to pay renewal premiums.	572.70 702,101.65 629.75	
For matured endowments Net amount paid for losses and matured endowments Surrender values paid in cash Surrender values applied to pay new premiums, \$40.90; to pay renewal premiums, \$10.40 Surrender values applied to purchase paid-up insurance and annuities- Dividends paid to policyholders in cash Dividends paid to annuitants Dividends applied to pay renewal premiums.	572.70 702,101.65 629.75	
Net amount paid for losses and matured endowments	702, 101. 65 629. 75	
For weekly indemnity claims Surrender values paid in cash Surrender values applied to pay new premiums, \$40.90; to pay renewal premiums, \$10.40 Surrender values applied to purchase paid-up insurance and annuities- Dividends paid to policyholders in cash Dividends paid to annuitants Dividends applied to pay renewal premiums	629.75	
Surrender values paid in cash- surrender values applied to pay new premiums, \$40,90; to pay renewal premiums, \$10,40 - Surrender values applied to purchase paid-up insurance and annuities- Dividends paid to policyholders in cash- Dividends paid to annuitants- Dividends applied to pay renewal premiums-	000-10	
Surrender values applied to pay new premiums, \$40.90; to pay renewal premiums, \$10.40 urrender values applied to purchase paid-up insurance and annuities-Dividends paid to policyholders in eash Dividends paid to annuitants Dividends applied to pay renewal premiums	00,010.00	
premiums, \$10.40		
Surrender values applied to purchase paid-up insurance and annuities- Dividends paid to policyholders in cash	51.30	
Dividends paid to policyholders in cash Dividends paid to annuitants	8,590,57	
Dividends applied to pay renewal premiums	26,400.18	
	51.50	
	1,083,49	
Dividends applied to purchase paid-up additions and annuities	201.60	
Total paid policyholders\$	770.086.34	
Expense of investigation and settlement of policy claims	10,320.43	
Paid stockholders for interest or dividends	24,000.00	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$197,163.09; renewal premiums, \$247,934.38	445,097.47	
Salaries and allowances for agencies, including managers, agents and		
clerks	213,393.75	
Agency supervision, traveling and all other agency expenses	35,815.80	
Medical examiners' fees	44,334.37	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	130,171.63	
less \$60 received under sublease	22, 453.34	
Advertising, \$19,218.23; printing and stationery, \$16,856.03; postage, tele-	22, 400.04	
graph, telephone and express, \$5,713,28	41,787,54	
Legal expenses (not noted above)	38,353.11	
Furniture, fixtures and safes	2,672.65	
Insurance taxes, licenses and department fees	48, 420.61	
Taxes on real estate	1,818.34	
Repairs and expenses (other than taxes) on real estate	883.06	
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate\$ 2,522.02		
Bonds 383.50		
Other assets 535.79		
Total	3,441.31	
General expenses	9, 384. 72	
Traveling expenses	1,136.22	
Profit and loss account	97.19	
Agents' cash bonds		
Total disbursements	1,880.00	

1909.]

LEDGER ASSETS.

Book value of real estate		•
Mortgage loans on real estate		
Loans secured by pledge of bonds, stocks or other collateral	50,881.21	
Loans made to policyholders on this company's policies assigned as col-		
lateral	68, 168. 91	
Premium notes on policies in force, of which \$2,880.47 is for first year's		
premiums	6,060,70	
Book value of bonds (excluding interest), \$899,786.12; and stocks,		
\$36,014.06	935,800.18	
Cash in company's office	19, 156. 74	
Deposited in trust companies and banks not on interest	3,408.05	
Deposited in trust companies and banks on interest	228, 272, 87	
S. S. Brooke, Clerk Circuit Court, Roanoke, Va.		
Total ledger assets, as per balance	\$	3,455,308,24
NON-LEDGER ASSETS.		
Interest due (\$1,145.55) and accrued (\$18,398.91) on mortgages	19,544.46	
Interest due (\$1,178.67) and accrued (\$13,189.40) on bonds	14,368.07	
Interest accrued on collateral loans	785.92	
Interest due and accrued on premium notes, policy loans or liens	172.55	
Rents due and accrued on company's property or lease	202.10	
Total interest and rents due and accrued		35, 073, 10
Market value of real estate over book value		30, 281, 87
Market value of bonds and stocks over book value		14, 685, 94
		14,000.04
New Business.	Penemale	
Gross premiums due and unreported on policies in force	nenewas.	
December 31, 1907\$ 4,881,09 \$	24,108,72	
Gross deferred premiums on policies in force December	24, 100. 12	
31, 1907	47,820.65	
Totals\$ 17,181.39 \$		
Deduct loading 5, 325. 31	23, 247, 52	
Net amount of uncollected and deferred premiums-\$ 11,856.08 \$	48,681.85	60,537.93
Premium extension notes		743.30
Gross assets	9	3, 596, 630, 38
Gives additional and a second a		0,000,000.00
DEDUCT ASSETS NOT ADMITTED.		
Premium notes and loans on policies and net premiums (above) in ex-		
cess of the net value of their policies	1.85	
Book value of ledger assets over market value, viz.:		
Bonds	40,856.12	
Total		40,857.97
	_	
Total admitted assets	\$	3, 555, 772, 41

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st	
day of December, 1907, as computed by the Company on the follow-	
ing tables of mortality and rates of interest, viz.:	
Actuaries' Table at 4 per cent. including special reserve\$	1,740,580.00
American Experience Table at 3 per cent.	488,028.00
Same for reversionary additions	17.00
American Experience Table at 3½ per cent.	655, 496, 00

Rates, viz.:

Four per cent. endowment bond (not life contingency)\$ 394.00 Extra premiums	
miums), viz.:	
American Experience, 3 per cent 2, 465.00	
Total	
Deduct net value of risks of this company reinsured in other solvent	
companies 518.00	
Net reserve	2,886,807,00
Liability on policies canceled and not included in "net reserve," upon	
which a surrender value may be demanded	5,617.00
Claims for death losses due and unpaid (estimated)\$ 12,000.00	
Claims for death losses in process of adjustment, or adjusted and not	
due	
Claims for death losses which have been reported and no proofs re-	
ceived 2,230.50	
Claims for death losses and other policy claims resisted by the com-	
pany 3,000.00	
Total policy claims	21,871,12
Premiums paid in advance, including surrender values so applied	45, 403, 44
Unearned interest and rent paid in advance	1,919,97
Commissions due to agents on premium notes when paid	37.17
Commissions to agents due or accrued	7,353.39
Salaries, rents, office expenses, bills and accounts due or accrued	9,070.52
Medical examiners' and legal fees due or accrued	5, 297. 48
State, county and municipal taxes due or accrued	32,624.54
Unpaid dividends to stockholders	6,000.00
Dividends or other profits due policyholders, including those contingent on payment	
of outstanding and deferred premiums	3,875.88
Dividends declared on or apportioned to annual dividend policies, payable to policy-	
holders during 1908, whether contingent upon the payment of renewal premiums	
or otherwise	79.45
Dividends declared on or apportioned to deferred dividend policies, payable to policy-	
holders during 1908	2,990.54
Excess premiums paid in error, with interest on ordinary policy	111.00
Agents' cash bonds	1,250.00
Capital stock	200,000.00
Unassigned funds (surplus)	325, 463. 91
Total liabilities	3, 555, 772.41

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification,	Whole	Whole Life Policies.	Endowr	Endowment Policies.	Term and Including	Term and Other Policies, Including Return Pre- mium Additions.	Additions to Policies by Dividends.	Total N	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year Issued during year Revived during year Increased during year	303, 563 136, 181 3, 350	\$38,967,039.00 17,369,629.00 431,412.00 1,936.00	26,127 9,447 238	\$ 2,009,670.00 621,990.00 17,765.00	113,846 12 688	\$13, 524, 971. 00 58, 900. 00 83, 902. 00	\$ 36.00	443,536 145,640 4,276	\$ 54,501,680.00 18,049,655.00 533,079.00 1,986.00
Totals before transfers	443,094	56,770,016.00	35,812	2,649,425.00	114,546	13,666,873.00			
Transfers, deductionsTransfers, additions	249	31, 378.00 33, 250.00	2	2,500.00	22 247	33, 250.00 28, 878.00			
Balance of transfers	227	1,872.00	2	2,500.00	225	4,372.00			
Totals after transfers	442,867	56,771,888.00	35,814	2,651,925.00	114,771	13,662,501.00	36,00	593, 452	73,086,350.00
Deduct ceased: By death	6,431	518, 294, 00	189	16,864.00	1,362	164,500.00		7,982	699, 658, 00 550, 00
By expiry. By surrender By lapse By decrease	336 91,386	216, 596, 00 10, 932, 157, 00 69, 744, 00	7,359	24,783.00 372,833.00 5,476.00	4,580	16,661.00 147,465.00 25,083.00		103,325	258, 040, 00 11, 452, 455.00 100, 303.00
Total terminated	98, 153	11,736,791.00	7,594	420, 506.00	6,605	436, 952, 00		112,352	12, 594, 249, 00
Outstanding end of year	344,714	45,035,097.00	28,220	2, 231, 419, 00	108,166	13, 225, 549, 00	36.00	481,100	60, 492, 101, 00
Policies reinsured								32	85, 791, 00

EXHIBIT OF ANNUITIES—In force December 31, 1907: Number, 26; representing in annual payments, \$807.34. The Industrial Policies in force December 31, 1907: Number, 471,209; amount, \$52,895,697.00.

ORDINARY BUSINESS IN NORTH CAROLINA DURING 1907.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	1,880 423	\$	1, 217, 353.00 269, 100, 00
Total	2,303	\$	1, 486, 453. 00
Policies in force December 31, 1907	1,976	\$	232,666.00
Losses and claims unpaid December 31 of previous year	3	*	2,347.00
Losses and claims incurred during the year	29	_	25, 176, 78
Total Losses and claims settled during the year in cash	32 31	\$	27, 523, 78 27, 023, 78
Losses and claims settled during the year in cash	1	8	500.00
zoobob una ciamb anpara peccinoci di, 1001		-	000.00

INDUSTRIAL BUSINESS IN NORTH CAROLINA DURING 1907.

INDUSTRIAL BUSINESS IN NORTH CAROLINA D	D 16114 G 1501		
	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	91,332 32,293	\$	9,969,246.00 3,663,937.00
Total Deduct ceased to be in force during the year	123, 625 23, 962	8	13,633,183,00 2,446,501.00
Policies in force December 31, 1907	99,663 13 1,371	\$	11,186,682.00 1,616.50 113,345.15
TotalLosses and claims settled during the year in cash	1,384 1,380	\$	114,961.65 114,506.65
Losses and claims unpaid December 31, 1907 *Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses:		\$	455.00
Cash. \$463,769,73; notes or credits. \$1.885.08	*		465, 654, 81

^{*}Includes ordinary business.

217.00

MANHATTAN LIFE INSURANCE COMPANY.

Organized 1850.

Commenced Business August 1, 1850.

M. W. Torrey, Secretary.

HENRY B. STOKES, President.

Home Office, 64-70 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital paid up in cash, \$100,000.00.

Amount of net or ledger assets (as per balance) December 31 of previous year \$ 19,234,821,41

INCOME.

First year's premiums on original policies, without deduction for		
commissions or other expenses, less \$2,077.63 for first year's	116 645 00	
reinsurance	116,645.09	
Total first year's premiums on original policies		
Dividends applied to purchase paid-up additions and annuities.	2,214.50	
Surrender values applied to purchase paid-up insurance and annui-		
ties	10,204.41	
Total new premiums8	130,376.86	
Renewal premiums, without deduction for commissions or other ex-		
penses, less \$19,904.61 for reinsurance or renewals	2,139,108.65	
Dividends applied to pay renewal premiums	29,535.01	
Surrender values applied to pay renewal premiums	451.52	
Total renewal premiums	2,169,095.18	
Total premium income		2,299,472.04
Premium notes, loans or liens restored by revival of policies		7,614.55
Gross interest on mortgage loans8		
Gross interest on collateral loans	18,598.45	
Gross interest on bonds and dividends on stocks	148,943.89	
Gross interest on premium notes, policy loans or liens	125,008.20	
Gross interest on deposits in trust companies and banks	11,106.48	
Gross interest on other debts due the company	2,796.61	
Gross rent from company's property, including \$61,500 for com-		
pany's occupancy of its own buildings	306,058.14	
Total gross interest and rents		1,008,820,71
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate	3,049.89	
Bonds		
Total		9,219,43
Checks over 5 years old, not collected by parties to whom they were dr.	9 11/19	97.31
Surrender values and dividends on reinsurance		5,454.63
Sufferinger values and dividends on reinsurance		0,404.00

Total income......\$ 3,330,895,67 Sum of both amounts \$ 22,565,717.08 DISBURSEMENTS.

For death claims (less \$5,000 reinsurance), \$1,285,401.92; addi-	
tions, \$1,951\$	1,287,352.92
For matured endowments, \$185,626.41; additions, \$69	185,695.41
Net amount paid for losses and matured endowments\$	1,473,048.33

Cash received upon merger of National Citizens and Central National banks

For annuities involving life contingencies \$11,410.58

Tot attitudes involving the contingencies	11,410.38	
Premium notes voided by lapse	20,352.00	
Surrender values paid in cash	280,693.52	
Surrender values applied to pay new premiums, \$1,312.86; to pay		
renewal premiums, \$451.52	1,764.38	
Surrender values applied to purchase paid-up insurance and annui-		
ties	10,204.41	
Dividends paid to policyholders in cash	25,268.12	
Dividends applied to pay renewal premiums	29,535.01	
Dividends applied to purchase paid-up additions and annuities	2,214.50	
_		
Total paid policyholders	1,854,490.85	
Expense of investigation and settlement of policy claims	2,674.91	
Paid for claims on supplementary contracts not involving life con-		
tingencies	1,350.00	
Paid stockholders for interest or dividends	26,000.00	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$59,461.24; renewal premiums, \$120,725.71	180, 186, 95	
Commuted renewal commissions, \$17.84; advances against first year		
premiums, \$890.36	908.20	
Salaries and allowances for agencies, including managers, agents and		
clerks.	35,564.42	
Agency supervision, traveling and all other agency expenses	14,166.71	
Medical examiners' fees, \$9,257; inspection of risks, \$4,151.76	13,408.76	
Salaries and all other compensation of officers, directors, trustees and	10,400.70	
home office employees.	122,716.02	
Rent, including \$61,500 for company's occupancy of its own	122,710.02	
buildings, less \$600 received under sublease	77 000 44	
	75,220.44	
Advertising, \$4,899.61; printing and stationery, \$4,976.94; postage,	40 000 00	
telegraph, telephone and express, \$9,432.31	19,308.86	
Legal expenses (not noted above)	18,325.53	
Furniture, fixtures and safes	260.85	
Insurance taxes, licenses and department fees	44,159.99	
Taxes on real estate	67,846.11	
Repairs and expenses (other than taxes) on real estate	97,824.84	
Cash received upon merger of National Citizens and Central National		
banks	217.00	
All other office expenses.	13,848.66	
Sundry loss items	655.75	
Total disbursements	S	2,589,134.85
Balance		19,976,582.23
LEDGER ASSETS.	_	
Book value of real estate		
Mortgage loans on real estate		
Loans secured by pledge of bonds, stocks or other collateral	550,000.00	
Loans made to policyholders on this company's policies assigned as		
collateral	2,139,330.45	
Premium notes on policies in force, of which \$3,339,47 is for first		
year's premiums	260,501.28	
Book value of bonds (excluding interest), \$3,018,021.91; and stocks,		
\$230,266.08	3,248,287.99	
Cash in company's office	6,390.12	
Deposited in trust companies and banks not on interest	25,000.00	
Deposited in trust companies and banks on interest	177,575.56	
Agents' balances	36,471.46	
Total ledger assets, as per balance.		19,976,582 23
		2010101002.20

NON-LEDGER ASSETS.

NON-LEDGER ASSETS.	
Interest accrued on mortgages\$ 16	1,094.61
Interest accrued on bonds 4	3,950.78
Interest accrued on collateral loans	2,811.11
	7,923.52
	2,449.49
Rents due (\$13,582.73) and accrued (\$9,130) on company's property	
or lease2	2,712.73
Total interest and rents due and accrued	\$ 250,942.24
Market value of real estate over book value	11,934.63
New	
Business. Ren	newals.
Gross premiums due and unreported on policies in force	
December 31, 1907\$ 353.89 \$ 16	3,865.62
Gross deferred premiums on policies in force December	
31, 1907	0,857.00
Totals\$ 2,182.89 \$ 23	4,722.62
Deduct loading. 502.06 5.	3,986.20
Net amount of uncollected and deferred premiums, \$ 1,680.83 \$ 18	0,736,42 182,417.25
Gross assets.	20,421,876.35
DEDUCT ASSETS NOT ADMITTED.	
	6,471.46
Book value of ledger assets over market value, viz.;	0,411.40
Bonds and stocks	9 608 78
Total	256,080.24
m	
Total admitted assets	\$ 20,165,796.11
	\$ 20,165,796.11
Total admitted assets,	20,165,796.11
	20,165,796.11
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insur-	\$ 20,165,796.11
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates	\$ 20,165,796.11
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.:	\$ 20,165,796.11
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent, on policies issued prior to Janu-	
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901	56,965.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901	
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901	56, 965.00 9,744.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. \$14,86 Same for reversionary additions. 2 American Experience Table at 3½ per cent. on policies issued after January 1, 1901, on non-participating plan. 35	56,965.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901	56,965.00 9,744.00 8,757.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent, on policies issued prior to January 1, 1901. \$14,86 Same for reversionary additions. American Experience Table at 3½ per cent, on policies issued after January 1, 1901, on non-participating plan. 35 American Experience Table at 3 per cent, on policies issued after January 1, 1901, on participating plan. 2,88	56,965.00 9,744.00 68,757.00 15,444.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent, on policies issued prior to January 1, 1901. \$14,86 Same for reversionary additions. 2 American Experience Table at 3½ per cent, on policies issued after January 1, 1901, on non-participating plan. 35 American Experience Table at 3 per cent, on policies issued after January 1, 1901, on participating plan. 2,88 Same for reversionary additions. 2,88	56,965.00 9,744.00 8,757.00
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LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. Same for reversionary additions. American Experience Table at 34 per cent. on policies issued after January 1, 1901, on non-participating plan. Same for reversionary additions. 2.88 Same for reversionary additions. 2.88 Same for reversionary additions. Net present value of annuities (including those in reduction of premiums), viz.:	56,965.00 9,744.00 68,757.00 15,444.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent, on policies issued prior to January 1, 1901	56,965.00 9,744.00 68,757.00 15,444.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. Same for reversionary additions. American Experience Table at 3½ per cent. on policies issued after January 1, 1901, on non-participating plan. American Experience Table at 3 per cent. on policies issued after January 1, 1901, on participating plan. Same for reversionary additions. Net present value of annuities (including those in reduction of premiums), viz.: Actuaries' 4 per cent. on annuities issued prior to January 1, 1901.	56,965.00 9,744.00 8,757.00 15,444.00 189.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901	56,965.00 9,744.00 8,757.00 15,444.00 189.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. \$14,86 Same for reversionary additions. 2 American Experience Table at 3½ per cent. on policies issued after January 1, 1901, on non-participating plan. 35 American Experience Table at 3 per cent. on policies issued after January 1, 1901, on participating plan. 2,88 Same for reversionary additions. Net present value of annuities (including those in reduction of premiums), viz.: Actuaries' 4 per cent. on annuities issued prior to January 1, 1901. 5 American Experience 3½ per cent. on annuities issued prior to	66,965.00 9,744.00 8,757.00 15,444.00 189.00 60,835.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. \$14,80 Same for reversionary additions. 2 American Experience Table at 3½ per cent. on policies issued after January 1, 1901, on non-participating plan. 35 American Experience Table at 3 per cent. on policies issued after January 1, 1901, on participating plan. 2,88 Same for reversionary additions. Net present value of annuities (including those in reduction of premiums), viz.: Actuaries' 4 per cent. on annuities issued prior to January 1, 1901. 5 American Experience 3½ per cent. on annuities issued prior to January 1, 1901. 5 Total. \$18,24	66,965.00 9,744.00 8,757.00 15,444.00 189.00 60,835.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. American Experience Table at 3½ per cent. on policies issued after January 1, 1901, on non-participating plan. Same for reversionary additions. American Experience Table at 3 per cent. on policies issued after January 1, 1901, on participating plan. Same for reversionary additions. Net present value of annuities (including those in reduction of premiums), viz.: Actuaries' 4 per cent. on annuities issued prior to January 1, 1901. American Experience 3½ per cent. on annuities issued prior to January 1, 1901. 5 Total. \$18,24 Deduct net value of risks of this company reinsured in other solvent	56, 965, 00 9,744, 00 18,757, 00 15,444, 00 189, 00 10,838, 00 11,743, 00 13,680, 00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. \$14,86 Same for reversionary additions. American Experience Table at 3½ per cent. on policies issued after January 1, 1901, on non-participating plan. Same for reversionary additions. Net present value of annuities (including those in reduction of premiums), viz.: Actuaries' 4 per cent. on annuities issued prior to January 1, 1901. American Experience 3½ per cent. on annuities issued prior to January 1, 1901. 5 Total. \$18,24 Deduct net value of risks of this company reinsured in other solvent companies.	56,965.00 9,744.00 58,757.00 55,444.00 189,00 50,838.00 51,743.00 33,680.00 66,015.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901	56,965.00 9,744.00 58,757.00 55,444.00 189.00 50,838.00 61,743.00 63,680.00 66,015.00 \$\$ 18,167,665.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. Same for reversionary additions. American Experience Table at 3½ per cent. on policies issued after January 1, 1901, on non-participating plan. Same for reversionary additions. American Experience Table at 3 per cent. on policies issued after January 1, 1901, on participating plan. Same for reversionary additions. Net present value of annuities (including those in reduction of premiums), viz.: Actuaries' 4 per cent. on annuities issued prior to January 1, 1901. American Experience 3½ per cent. on annuities issued prior to January 1, 1901. Total. Same for reversionary additions. Net reserve. Present value of annuits on tyet due on supplementary contracts not in:	56,965.00 9,744.00 58,757.00 55,444.00 189.00 50,838.00 51,743.00 13,680.00 76,015.00 \$ 18,167,665.00 volving
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. \$14,86 Same for reversionary additions. 2 American Experience Table at 3½ per cent. on policies issued after January 1, 1901, on non-participating plan. 35 American Experience Table at 3 per cent. on policies issued after January 1, 1901, on participating plan. 2,88 Same for reversionary additions. Net present value of annuities (including those in reduction of premiums), viz.: Actuaries' 4 per cent. on annuities issued prior to January 1, 1901. 5 American Experience 3½ per cent. on annuities issued prior to January 1, 1901. 5 Total. \$18,24 Deduct net value of risks of this company reinsured in other solvent companies. 7 Net reserve. Present value of amounts not yet due on supplementary contracts not in: life contingencies.	56,965.00 9,744.00 \$8,757.00 55,444.00 189.00 50,838.00 60,838.00 60,015.00 \$18,167,665.00 volving 19,970.00
LIABILITIES. Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New York Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901. Same for reversionary additions. American Experience Table at 3½ per cent. on policies issued after January 1, 1901, on non-participating plan. Same for reversionary additions. American Experience Table at 3 per cent. on policies issued after January 1, 1901, on participating plan. Same for reversionary additions. Net present value of annuities (including those in reduction of premiums), viz.: Actuaries' 4 per cent. on annuities issued prior to January 1, 1901. American Experience 3½ per cent. on annuities issued prior to January 1, 1901. Total. Same for reversionary additions. Net reserve. Present value of annuits on tyet due on supplementary contracts not in:	56,965.00 9,744.00 18,757.00 15,444.00 189.00 50,838.00 60,838.00 61,743.00 13,680.00 60,015.00 60,0

Claims for death losses due and unpaid	5,000.00	
due	16,277.00	
Claims for death losses which have been reported and no proofs re-		
ceived	36,639.30	
Claims for matured endowments due and unpaid	3,373.09	
Claims for death losses and other policy claims resisted by the com-		
pany	15,000.00	
Total policy claims	8	76,289.48
Premiums paid in advance, including surrender values so applied		12,043.36
Unearned interest and rent paid in advance		155.48
Commissions due to agents on premium notes when paid		8,300.69
Commissions to agents due or accrued		1,000.00
Salaries, rents, office expenses, bills and accounts due or accrued		2,500.00
Medical examiners' and legal fees due or accrued		599.50
Dividends or other profits due policyholders, including those contingen		
ment of outstanding and deferred premiums		12,037.10
Agents' credit balances		739.79
Capital stock		100,000.00
Unassigned funds (surplus)		1,755,044.71
Total liabilities		20,165,796.11

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies,	Term ar	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total N	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year Revived during year.	31,234 1,116 162	\$64,981,522.00 2,269,300.00 335,238.00 75,761.00	4,116 199 27	\$ 7,284,213.00 346,350.00 46,670.00 17,410.00	460 251 8	\$ 2,093,501.00 903,950.00 51,500.00 131,436.00	\$ 48,225.00 1,620.00 144.00	35,810 1,566 197	\$ 74,407,461.00 3,521,220.00 433,552.00 224,607.00
Totals before transfers	32,512	67,661,821.00	4,342	7,694,643.00	719	3,180,387.00			
Transfers, deductions Transfers, additions	24	73,486.00	92	29,615.00	32.5	19,140.00 101,296.00			
Balance of transfers	13	55,541.00	17	26,615.00	27	82,156.00			
Totals after transfers	32,499	67,606,280.00	4,328	7.668,028.00	746	3,262,543.00	49,989.00	87,573	78,586,840.00
Deduct ceased: By death. By maturity.	484	1,145,305.00	36	119,205.00 233,263.00		19,325.00	1,951.00	524 116	1,285,786.
by exputy By surrender By lapse By decrease	1,780	1,253,925.00 4,635,560.00 479,366.00	125 456	255,261.00 617,540.00 49,467.00	138	41,000.00 596,340.00 2,860.00	740.00 1,619.00	2,374	1,550,926.00 5,851,059.00 531,693.00
Total terminated	2,814	7,514,156.00	733	1,274,736.00	169	726,655,00	4,379.00	3,716	9,519,926.00
Outstanding at end of year	29,685	60,092,124.00	3,595	6,393,292.00	577	2,535,888.00	45,610.00	33,857	69,066,914.00
Policies reinsured.									

EXHIBIT OF ANNUTHES—In force December 31, 1907; Number, 39; representing in annual payments, \$11,017.76.

BUSINESS IN NORTH CAROLINA DURING 1907.

Policies on the lives of citizens of said State in force December 31	Number.		Amount.
of previous year Policies on the lives of citizens of said State issued during the year	318 20	\$	447,666.00 33,600.00
Total	338 33	8	481,266.00 38,750.00
Policies in force December 31, 1907 Losses and claims incurred during the year	305 4	8	442,516.00 6,600.00
Total	4	\$	6,600.00
Losses and claims settled during the year in cash Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex-	4		6,600.00
penses		_	13,932.05

MARYLAND LIFE INSURANCE COMPANY.

Incorporated March 10, 1864.

Commenced Business July 12, 1865.

WILLIAM H. BLACKFORD, President.

John W. Hanson, Secretary.

Home Office, 8 and 10 South Street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash, \$100,000.00.

Through of capital part of		
Amount of net or ledger assets (as per balance) December 31 of previous	ıs year\$	2,580,542.42
INCOME.		
First year's premiums on original policies, without deduction for commissions or other expenses, less \$1,119.45 for first year's		
reinsurance	27,196.92	
Surrender values applied to pay first year's premiums	547.42	
Total first year's premiums on original policies\$	27,744 34	
Dividends applied to purchase paid-up additions and annuities	1,217.70	
Consideration for original annuities involving life contingencies	5,477.32	
Total new premiums\$	34,439.36	
Renewal premiums, without deduction for commissions or other ex-		
penses, less \$13,430 for reinsurance or renewals	257,902.71	
Dividends applied to pay renewal premiums	14,413.40	
Total renewal premiums	272,316.11	
Total premium income		306,755.47
Gross interest on mortgage loans	7,398.07	
Gross interest on collateral loans	1,854.97	
Gross interest on bonds and dividends on stocks	87, 195, 20	
Gross interest on premium notes, policy loans or liens—cash loans	11,052.27	
Gross interest on deposits in trust companies and banks	134.25	
Gross interest on other debts due the company	10.13	
Gross rent from company's property		
Total gross interest and rents		125,959.09

Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		395.13 4,000.27
Policies of reinsurance surrendered. On account fire insurance on old building destroyed by fire		94.40
	_	
Total income		437,201.36
Sum of both amounts		3,017,743.78
DISBURSEMENTS.		
For death claims (less \$5,000 reinsurance), \$105,357.22; additions,		
\$905.19\$	106,262.41	
For matured endowments, \$36,092; additions, \$8	36,100.00	
Net amount paid for losses and matured endowments \$	142,362.41	
For annuities involving life contingencies.	6,046.65	
Premium notes voided by lapse	1,195.38	
Surrender values paid in cash	20,054.63	
Surrender values applied to pay new premiums	547. 42	
Surrender values applied to purchase paid-up insurance and annui-		
ties	5,706.31	
Dividends paid to policyholders in cash	14.413.40	
Dividends applied to pay renewal premiums	1,217.70	
Total paid policyholders\$	191,543.90	
Expense of investigation and settlement of policy claims, including		
\$325 for legal expenses	340.00	
Paid stockholders for interest or dividends	6,000.00	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$13,991.23; renewal premiums, \$13,201.80; annui-		
ties (original), \$177.32	27,370.35	
Salaries and allowances for agencies, including managers, agents and	0.000.00	
clerks Agency supervision, traveling and all other agency expenses	3,855.00	
Medical examiners' fees, \$2,591; inspection of risks, \$389.04	1,638.51 2,980.04	
Salaries and all other compensation of officers, directors, trustees	2,980.04	
and home office employees.	22,583.52	
Rent	75.00	
Advertising, \$942.28; printing and stationery, \$694.10; postage,	10.00	
\$794.19	2,430,57	
Legal expenses (not noted above)	620.00	
Insurance taxes, licenses and department fees.	3,998.05	
Taxes on real estate	4,157.53	
Repairs and expenses (other than taxes) on real estate	3,874.57	
Gross decrease in book value of ledger assets, viz.:		
Real estate	91.40	
Fire insurance premiums	67.80	
Library bureau	734.47	
Sundry expenses (including telegrams, telephones and express)	1,443.99	
Total disbursements		273,804.72
Balance	\$	2,743,939,06
	=	
LEDGER ASSETS.	070 081	
Book value of real estate	258,071.63	
Mortgage loans on real estate	150,480.00	
Loans made to policyholders on this company's policies assigned as	33,709,90	
collateral	211,906.00	
Premium notes on policies in force, of which \$850 is for first year's	211,009.00	
premiums	12,240,93	
Premium loans on policies issued under the name of loan policies	6,323.90	
· · · · · · · · · · · · · · · · · · ·	0,000.00	

Book value of bonds (excluding interest), \$1,901,434.15; and stocks,		
\$95,330,13\$ 1		
Cash in company's office	1,822.06	
Deposited in trust companies and banks not on interest	51,514.42	
Dividends due on bank stock in January	1,549.20	
Agents' balances	4,047.24	
Open accounts, judgments, etc.	13,927.30	
All other	1,582.20	
Total ledger assets, as per balance		2,743,939.06
NON-LEOGER ASSETS.		
Interest accrued on mortgages	2,508.62	
Interest accrued on bonds	11,107.80	
Interest accrued on collateral loans	403,92	
Interest due (\$410.37) and accrued (\$2,670.93) on premium notes,		
policy loans or liens	3,081.30	
Rents due on company's property or lease	546.51	
Total interest and rents due and accrued		17,648.15
New New		1, 10,011
	Renewals.	
Gross premiums due and unreported on policies in force		
December 31, 1907\$ 18,480.47 \$		
Gross deferred premiums on policies in force December		
31, 1907		
Total\$ 40,047.11 \$		
Deduct loading 9,210.84		
		4 . 5
Net amount of uncollected and deferred premiums		30,836.27
Gross assets	8	2,792,423.48
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures and safes \$	2.368.89	
Agents' debit balances		
Premium notes and loans on policies and net premiums (above) in	-10-11-2	
excess of the net value of their policies	90.00	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	66,501.33	
Open accounts, judgments, etc., and suspended accounts	12,940.61	
Total		85.948.07
	_	
Total admitted assets	8	2,706,475.41
LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st		
day of December, 1907, as computed by the Insurance Depart-		
ment of Maryland on the following tables of mortality and rates		
of interest, viz.:		
Actuaries' Table at 4 per cent. on business issued prior to Janu-		
ary 1, 19038	2,116,359.47	
Same for reversionary additions	21,552.62	
American Experience Table at 3½ per cent, on business issued		
subsequent to January 1, 1903	262,860.79	
Same for reversionary additions	4,518.75	
Net present value of annuities (including those in reduction of		
premiums), viz.:		
Actuaries' Table 4 per cent, for issues prior to January 1, 1903.	21,866.97	
American Experience Table 3½ per cent, for issues since Janu-		
ary 1, 1903	27,638.18	
Total 8	2,454,796.78	
Deduct net value of risks of this company reinsured in other solvent		
Deduct het value of fisks of this company femoured in other sorvene		
companies	53,650.25	
		2,401,146.53

Claims for death losses due and arreit	
Claims for death losses due and unpaid	
Claims for death losses which have been reported and no proofs re-	
ceived6,508.96	
Claims for matured endowments due and unpaid	
Total policy claims	7,492,20
Fremunis paid in advance, including surrender values so applied	
Unearned interest and rent paid in advance-	787.42
Commissions due to agents on premium notes when paid.	100.00
Commissions to agents due or accuract	600.00
Commissions to agents due or accrued	1,093.29
Salaries, rents, office expenses, bills and accounts due or accrued.	1,224.00
Medical examiners' and legal fees due or accrued	150.00
State, county and municipal taxes due or accrued	1,850.00
Dividends of other profits due policyholders, including those contingent on par	-,000,00
ment of olltstanding and deferred promiums	0 200 00
Cash surrender values, balances	6,326.89
Capital stock	118. 35
Unassigned funds (surplus)	100,000.00
	185,586.68
Total liabilities	2,706,475,41
=======================================	2,700,475.41

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

	1	The state of the s							
Classification.	Whole	Whole Life Policies.	Endowr	Endowment Policies.	Term ar cies, Incl Premiu	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total h	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year Issued during year Revived during year Increased during year	3,621 283 1	\$ 6,732,495.00 550,500.00 1,000.00 1,000.00	961	\$ 2.007,173.00 156,250.00 3,500.00	4 4	\$ 132,600.00 48,000.00	\$ 38,535.00	4.630	\$ 8,910,803.00 756,365.00 4,500.00 1,000.00
Totals before transfers	3,905	7,284,995.00	1,027	2,166,923.00	62	180.600.00			
Transfers, deductions.	35	90,500.00	13	29,000.00	1	5,000.00			
Balance of transfers	1	60,112.00		21,864.00	1	5,000.00			
Totals after transfers	3,904	7,224,883.00	1,027	2,145,059.00	63	185,600.00	40,150.00	4,994	9,595,692.00
Deduct ceased: By Geath. By maturity By maturity By superior By superior By lapse By decrease.	52 16 112	82,606.00 28,470.00 28,445.00 313.200.00	8 22 2 24 24	9,000.00 45,092.00 2,775.00 19,777.00 55,000.00	10	1,000.000	877.00 8.00 449.00 160.00	22 22 23 15 15 15 15	91,983.00 45,100.00 6,245.00 69,601.00 388,010.00 15,000.00
Total terminated	196	443,221.00	81	131,574.00	111	20,650.00	994.00	288	596,439,00
Outstanding at end of year	3,708	6,781,662.00	946	2,013,485.00	52	164,950.00	39,156.00	4,706	8,999,253.00
Policies reinsured.									481,287.00

Ехнівіт ог Annuritis—In force December 31, 1907: Number, 33; representing in annual payments, \$6,336,73.

15,431.65

BUSINESS IN NORTH CAROLINA DURING 1907.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	353	\$	519,323.00 24,392.00
Total Deduct ceased to be in force during the year		8	543,715.00 80,208.00
Policies in force December 31, 1907 Cosses and claims unpaid December 31 of previous year Cosses and claims incurred during the year			463,507.00 15,994.00
Total Losses and claims settled during the year in cash	9	8	15,994.00 15,994.00
Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex- penses.			17.164 64

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Incorporated May 15, 1851.

Total_

Commenced Business August 1, 1851.

JOHN A. HALL, President.

WILLIAM H. SARGEANT, Secretary.

Home Office, 413 Main Street, Springfield, Mass.

BALANCE SHEET.

Amount of net or ledger assets (as per balance) December 31 of previous year ...\$ 41,424,900.88

INCOME.

First year's premiums on original policies, without deduction for

Di	vidends applied to purchase paid-up additions and annuities 80,500.85	
	Total new premiums \$ 771,705.36	
Re	newal premiums, without deduction for commissions or other ex-	
	penses, less \$139,348.68 for reinsurance or renewals 5,895,405.47	
Di	vidends applied to pay renewal premiums	
	Total renewal premiums	
	Total premium income.	7,542,252.62
Co	nsideration for supplementary contracts not involving life contingencies	164,084.54
Pī	emium notes, loans or liens restored by revival of policies	12,087.77
Gı	oss interest on mortgage loans	
	oss Interest on bonds and dividends on stocks	
GI	oss interest on premium notes, policy loans or liens 320,063.19	
31	oss interest on deposits in trust companies and banks 9,799.78	
Gı	oss interest on other debts due the company 3,993.22	
Gi	oss discount on claims paid in advance	
GI	oss rent from company's property, including \$6,000 for com-	
	pany's occupancy of its own buildings14,838.57	
	Total gross interest and rents	1,954,717.15
Gi	oss profit on sale or maturity of ledger assets, viz.:	
	coss profit on sale or maturity of ledger assets, viz.: Real estate \$12,663.93	
	Bonds	
	Stocks	

Taxes and expenses in connection with mortgage loans	1,019.37
Advances to agents returned	446.76
Sale of Irrigation Company stock, charged off years ago	7,500.00
Sale of stock acquired through foreclosure of a mortgage	500.00
Dividend, Capital National Bank, Guthrie, Okla	. 99
Policy loan restored by reason of increase in cash value	280.00
Total income	9,698,320.85
Sum of both amounts	51,123,221,73

DISBURSEMENTS.

DISBURSEMENTS.	
For death claims (less \$55,000 reinsurance), \$2,240,477.36; addi-	
	2.259.777.36
tions, \$19,300\$ For matured endowments, \$272,816; additions, \$6,847	279,663.00
Net amount paid for losses and matured endowments\$ Premium notes voided by lapse and issued in purchase of surrendered	2,300,440.00
policies	49,536.84
Surrender values paid in cash	588,573.60
Surrender values applied to pay interest on premium notes	1,162.98
Dividends applied in payment of premium notes	61,720.22
Dividends paid to policyholders in cash	31,437.99
Dividends applied to pay renewal premiums	875,141.79
Dividends allowed in 1907 and left with the company to accumulate	
interest subject to order of policyholders	102,212.96
Dividends applied to purchase paid-up additions and annuities	80,500.85
Total paid policyholders	4,329,727.59
Expense of investigation and settlement of policy claims, including	
\$77.50 for legal expenses	162.39
Paid for claims on supplementary contracts not involving life con-	
tingencies	98,259.26
Commissions to agents (less commission on reinsurance): first year's	
premiums, \$282,733.57; renewal premiums, \$395,912.30	678,645.87
Salaries and allowances for agencies, including managers, agents and	
clerks	70,588.16
Agency supervision, traveling and all other agency expenses	14,829.36
Medical examiners' fees, \$50,878.50; inspection of risks, \$5,134.86	56,013.36
Salaries and all other compensation of officers, directors, trustees	
and home office employees.	189,946.52
Rent, including \$6,000 for company's occupancy of its own build-	
ings	51,046.43
Advertising, \$12,379.83; printing and stationery, \$42,779.39; post-	
age, telegraph, telephone and express, \$26,838.93	81,998.15
Legal expenses (not noted above)	1,374.27
Furniture, fixtures and safes.	2,032.99
Insurance taxes, licenses and department fees	132,769.81
Taxes on real estate	9,572.93
Repairs and expenses (other than taxes) on real estate	2,936.75
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate\$ 1,265.00	
Bonds34,700.00	
Total	35,965.00
Gross decrease in book value of ledger assets, viz.:	
Real estate\$ 27,048.00	
Bonds	
	83,336.00
Total	28,636,21
Premiums on securities purchased	15,527.79
Miscellaneous expenses Taxes and expenses in connection with mortgage loans	2.373.64
Commissions on bonds and real estate purchased and sold	1,291.25
Commissions on bonds and real estate purchased and sold	1,201.20

To settle valid claim under an assignment which the company had		
been previously assured had been released		
Fees on protested checks	4.02	
Agents' debit balances	277.86	
Cash deposited in Merchants National Bank, Portland, Oregon, closed	1,956.54	
Total disbursements		5,889,372.15
Balance	\$	45,233,849.58
LEDGER ASSETS.	_	
Book value of real estate	630,042.35	
dortgage loans on real estate		
Loans made to policyholders on this company's policies assigned as		
collateral	5,791,212.00	
Premium notes on policies in force, of which \$3,593.35 is for first		
year's premiums	821,156.72	
Book value of bonds (excluding interest), \$19,222,307.25; and stocks,		
\$422,965.50		
Cash in company's office	1,961.15	
Deposited in trust companies and banks not on interest		
Deposited in trust companies and banks on interest	322,656.74	
Bills receivable	3,003.74	
Total ledger assets, as per balance	\$	45,233,849.58
NON-LEDGER ASSETS.		
Interest due (\$4,168) and accrued (\$231,306.81) on mortgages	3 , 235 , 474 . 81	
Interest accrued on bonds		
interest due (\$8,228.92) and accrued (\$99,769.59) on premium notes,		
policy loans or liens		
Interest accrued on other assets	37. 16	
Rents accrued on company's property or lease	249.26	
Total interest and rents due and accrued		637,721.15
New Business.	Renewals.	
Gross premiums due and unreported on policies in force	nenewats.	
December 31, 1907\$ 4,559.43	\$ 403 162 16	
Gross deferred premiums on policies in force December	0 100,102.10	
31, 190754,457.31	723.855.19	
Totals		
Deduct loading15,226.32	290,770.48	
Net amount of uncollected and deferred premiums, \$43,790.42	\$ 836,246.87	880,037.29
Gross assets		46,751,608.02
DEDUCT ASSETS NOT ADMITTED.		
Bills receivable	\$ 3,003.74	
Book value of ledger assets over market value, viz.:	,	
Bonds and stocks \$ 963,909.00		
Real estate 8,386.08		
	972,295.08	
Total		975.298.82

LIABILITIES.

III/IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	
Net present value ot all the outstanding policies in force on the 31st	
day of December, 1907, as computed by the Company on the	
following tables of mortality and rates of interest, viz.:	
Actuaries' Table at 4 per cent, on policies issued prior to Janu-	
ary 1, 1901\$32,657,097.00	
Same for reversionary additions 470,950.00	
American Experience Table at 3½ per cent. on policies issued	
from January 1, 1901, to September 30, 1907, both inclu-	
sive, except a few joint life policies9,331,360.00	
Same for reversionary additions 252,032.00	
American Experience Table at 3 per cent, on policies issued on	
and after October 1, 1907, and joint life policies above re-	
ferred to	
Net present value of annuities (including those in reduction of	
premiums), viz.:	
American Experience Table and 3 per cent. interest 4,590.00	
Total\$42,799,370.00)
Deduct net value of risks of this company reinsured in other solvent	
companies668,340.00	
Net reserve	\$ 42,131,030.00
Present value of amounts not yet due on supplementary contracts not involving	
life contingencies.	288,858.16
Claims for death losses in process of adjustment, or adjusted and not	
due\$ 14,317.00)
Claims for death losses which have been reported and no proofs re-	
ceived68,433.00)
Claims for matured endowments due and unpaid	
Claims for death losses and other policy claims resisted by the com-	
pany11,000.00)
Total policy claims	94.519.00
Premiums paid in advance, including surrender values so applied	
Unearned interest and rent paid in advance	
Salaries, rents, office expenses, bills and accounts due or accrued	
Medical examiners' and legal fees due or accrued	
State, county and municipal taxes due or accrued	
Dividends or other profits due policyholders, including those contingent on pay-	
ment of outstanding and deferred premiums	
Dividends declared on or apportioned to annual dividend policies, payable to	
policyholders during 1908, whether contingent upon the payment of renewa	
premiums or otherwise	
Dividends apportioned, payable to policyholders on demand or at maturity of	
policy (including \$55,430.54 interest)	
Dividends apportioned, payable to policyholders on payment of future premiums.	20,674.00
Unassigned funds (surplus)	
Total liabilities	\$ 40,770,309.20

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endow	Endowment Policies.	Term a cies, Inc Premiu	Term and Other Policies, Including Return Premium Additions,	Additions to Policies by Dividends,		Total Numbers and Amounts.
	Number.	Amount.	Number	Amount.	Number.	Amount.	Amount.	Number:	Amount.
At end of previous year. Issped during year. Reyived during year. Indreased during year.	77,831 6,962 48	\$176,824,867.00 14,827,924.00 98,951.00 88,033.00	10,455	\$18,459,748.00 1,838,406.00 6,000.00 1,646.00	2,084 1,365 3	\$ 5,875,748.00 4,430,466.00 9,000.00	\$ 1,336,398.00 647.00	90,370 9,506 5,50	\$202,496,761.00 21,096,796.00 114,598.00
Totals before transfers	84,841	191,839,775,00	11,638	20,305,800.00	3,452	10,318,954,00			237,846.00
Transfers, deductions.	130	88,250.00 348,618.00	84	63,407.00	102	298,351.00			
Balance of transfers	98	260,368.00	24	46,907.00	62	213, 461, 00			
Totals after transfers.	84,927	192, 100, 143, 00	11,614	20,258,893.00	3,390	10.105.493.00	1 481 479 00	00 001	1000
Deduct ceased: By death By maturity	770	2,084,428.00	72	147,000.00	12	25,533.00	19,300.00	8,931	2.276.261.00
By surrender By lapse By decrease	1,080	2,162,671.00 3,314,103.00 861,552.00		423,376.00 261,183.00 61,462.00	18 38 252	21,000.00 86,819.00 586,600.00	6,847.00	128 1,369 2,324	276,495.00 21,000.00 2,710,918.00 4,161,886.00
Total terminated	3,748	8,422,754.00	654	1,162,669.00	106	201 110 00	111 100 000		1,024,181.00
Outstanding at end of year	81,179	183,677,389,00	10,960	19,096,224.00	3,099	9,284,374,00	1,417,273.00	4,693	213.475.260.00
									3 177 061 00

BUSINESS IN NORTH CAROLINA DURING 1907.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year. Policies on the lives of citizens of said State issued during the year	505 160	8	935,973.00 304,504.00
Total	665	8	1,240,477.00
Deduct ceased to be in force during the year	_36		59,329.00
Policies in force December 31, 1907	629	\$	1,181,148.00
Losses and claims incurred during the year	1	_	1,000.00
Total	1	8	1,000.00
Losses and claims settled during the year in cash.	1		1,000.00
Premiums collected or secured in cash and notes or credits, without			
any deduction for losses, dividends, commissions or other ex- penses			38, 155, 66

METROPOLITAN LIFE INSURANCE COMPANY.

Incorporated June, 1866.

Commenced Business January, 1867.

John R. Hegeman, President.

James S. Roberts, Secretary.

FREDERICK H. ECKER, Treasurer.

Home Office, 1 Madison Avenue, New York City, N. Y.

CAPITAL STOCK.

Amount of capital paid up in eash, \$2,000,000.00.

Amount of net or ledger assets (as per balance) December 31 of previous year \$ 173,406,500.20

INCOME.

First year's premiums on original policies, without deduction for

commissions or other expenses\$ 9,880,915,28	
Dividends applied to purchase paid-up additions and annuities 87,049,85	
Consideration for original annuities involving life contingencies 241,029.37	
Total new premiums \$10,208,994.50	
Renewal premiums, without deduction for commissions or other ex-	
penses, less \$22,399.68 for reinsurance or renewals 51,652,036.70	
Dividends applied to pay renewal premiums2,185,951.91	
Total renewal premiums	
Total premium income	64,046,983.11
Consideration for supplementary contracts not involving life contingencies.	1,470.00
Gross interest on mortgage loans	
Gross interest on collateral loans 162,403.15	
Gross interest on bonds and dividends on stocks 3,915,656.07	
Gross interest on premium notes, policy loans or liens 137,184.07	
Gross interest on deposits in trust companies and banks	
Gross interest on other debts due the company 20,634.42	
Gross rent from company's property, including \$468,942.85 for com-	
pany's occupancy of its own buildings	
Total gross interest and rents.	8,557,112.74

Gross profit on sale or maturity of ledger assets, viz.:		
Real estate		
Bonds		
StocksOther assets		
Total	\$	126,383.13
Gross increase in book value of ledger assets, viz.: Bonds		947 990 46
Taxes returned		347,339,46 34,872.45
Total income		
Sum of both amounts		246,520,661.09
DISBURSEMENTS.		
For death claims, \$17,909,963.67; additions, \$2,843.69	817 912 807 36	
For matured endowments, \$319,055.22; additions, \$1,507.		
Net amount paid for losses and matured endowments	133,010,45	
Premium notes voided by lapse	25,357.50	
Surrender values paid in cash	1,011,538.10	
Dividends paid to policyholders in cash		
Dividends applied to pay renewal premiums		
Dividends applied to purchase paid-up additions and annuities		
Total paid policyholders	22 000 151 52	
Expense of investigation and settlement of policy claims, including	220,000,101.00	
\$24,759.89 for legal expenses	28,439.89	
Paid for claims on supplementary contracts not involving life con-	20, 100.00	
tingencies	5,285.00	
Paid stockholders for interest or dividends	140,000.00	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$2,218,981.79; renewal premiums, \$6,169,594.04; an-		
nuities (original), \$10,857.17	8,399,433.00	
Commuted renewal commissions	1,338,370.99	
Salaries and allowances for agencies, including managers, agents and		
clerks	2,864,044.89	
Agency supervision, traveling and all other agency expenses.	748,326.36	
Medical examiners' fees, \$539,763.05; inspection of risks, \$357,725.40. Salaries and all other compensation of officers, directors, trustees	897,488.45	
and home office employees.	2,510,911.45	
Rent, including \$468,942.85 for company's occupancy of its own	2,010,011.40	
buildings	792,636.72	
Advertising, \$156,235.11; printing and stationery, \$420,120.33; post-		
age, telegraph, telephone and express, \$165,997.36; exchange		
and collections, \$22,299.92	764,652.72	
Legal expenses (not noted above), \$40,163.73; legislative expense,		
\$20,680.87	60,844.60	
Furniture, fixtures and safes	39,584.88	
Insurance taxes, licenses and department fees.	935,523.37	
Taxes on real estate, \$158,073.71; on investments, \$12,013.32 Repairs and expenses (other than taxes) on real estate.	170,087.03 374,811.69	
Gross loss on sale or maturity of ledger assets, viz.;	374,311.09	
Real estate 8 2,095.93		
Bonds		
Stocks 18,744.00		*
Other assets		
Total	28,088,48	
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	20,000. 10	

Gross decrease in book value of ledger assets, viz.:		
Bonds	277,598.94	
Agents' cash deposits, etc., returned	60,977.74	
Agents' and clerks' surety bonds	41,182.94	
Metropolitan staff savings fund, \$36,468.55; fire insurance, \$30	36,498.55	
General home office expenses	286,800.86	
Gross interest on mortgage loans	9,427.55	
Gross interest on bonds	45,910.03	
Gross interest on premium notes	608, 67	
Other debts due the company	14,217.40	
Total disbursements	9	43,969,903.73
Balance		202,550,757.36
LEDGER ASSETS,		
Book value of real estate		
Mortgage loans on real estate		
Loans secured by pledge of bonds, stocks or other collateral	3,476,500.00	
Loans made to policyholders on this company's policies assigned as		
collateral	5,771,922.09	
Premium notes on policies in force, of which \$2,602.50 is for first		
year's premiums	780,453.03	
Book value of bonds (excluding interest), \$82,771,856.98; and stocks,	W	
\$9,920,459.74		
Cash in company's office, \$85,501.29; cash in transit, \$171,720.59	258,221.88	
Deposited in trust companies and hanks not on interest	72,784.27	
Deposited in trust companies and banks on interest	4,911,869.54	
Supplies, \$5,017.57; agents' balances, \$39,697.62	44,715.19	
Cash advanced to company's superintendent, etc., \$15,525; for		
fire insurance premiums, \$568.76	16,093.76	
Total ledger assets, as per balance	8	202,550,757.36
NON-LEDGER ASSETS,		
Interest due (\$84,974.82) and accrued (\$974,711.56) on mortgages\$	1.059.686.38	
Interest due (\$71,890,66) and accrued (\$1,167,505.25) on bonds		
Interest accrued on collateral loans	52,536.30	
Interest due (\$25,404.38) and accrued (\$108,366.61) on premium notes,		
policy loans or liens	133,770.99	
Interest due on other assets	675.00	
Rents due (\$11,233.17) and accrued (\$5,616.05) on company's prop-		
erty or lease	16,849.22	
Total interest and rents due and accrued		2,502,913.80
		2,002,010.00
$New \ Business,$	Renewa's.	
Gross premiums due and unreported on policies in force	neneume.	
	\$ 900,313.36	
Gross deferred premiums on policies in force December	\$ 500,515.50	
31, 1907	3,407,062.52	
Totals\$1,119,419.02	\$4,307,375.88	
Deduct loading 223,883.80	861,475.18	
Net amount of uncollected and deferred pre-		
miums\$ 895,535.22	\$3,445,900.70	4,341,435.92
Industrial premiums due and unpaid, less 50 per cent.		425,831.33
Reserve on this company's policies reinsured in other solvent com-		,
panies not transacting business in the State of New York		4 000 00
		4,839.00
	_	
Gross assets	_	

#### DEDUCT ASSETS NOT ADMITTED.

DEDUCT ASSETS NOT ADMITTED.		
Supplies, stationery and printed matter	5,017.57 39,697.62	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies.  Book value of ledger assets over market value, viz.:	269,009.65	
Bonds and stocks	11,191,589.34	
Total		11,505,314.18
Total admitted assets.	\$	198,320,463.23
LIABILITIES.		*
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the company and New York Insurance Department on the following tables of mortality and rates of interest, viz.:		
Actuaries' Table at 4 per cent. on all issues up to January 1, 1901, except as stated in following item \$9	9,821,437.00	
Same for reversionary additions	69,683.00	
American Experience Table at 4 per cent, on issues up to Janu- ary 1, 1901.	204 240 00	
Same for reversionary additions	394,548.00 26,772.00	
American Experience Table at 31 per cent. on all issues from		
January 1, 1901, to January 1, 1908, except as stated below, 7.		
Same for reversionary additions.  Other tables and rates, viz.:	61,480.00	
American Experience Table doubled 3½ per cent., January,		
	1,003,216.00	
Same for reversionary additions Standard Industrial Mortality Table 3½ per cent. issue of 1907	45,489.00	
Sub-Standard Industrial Mortality Table 3½ per cent. issue of	2,100,100.00	
1907	155,277.00	
Intermediate Mortality Table 3½ per cent. intermediate pol- icies, issue of 1907	* 040 770 00	
Special Class Mortality Table, 3½ per cent, special class policies,	1,342,752.00	
issue of 1907	180,426.00	
Net present value of annuities (including those in reduction of premiums), viz.:		
Actuaries' Experience Table 4 per cent, interest	104,210.00	
American Experience Table 31 per cent. interest	742,071.00	
McClintock's Experience Table 31 per cent. interest	251,719.00	
Total	0,727,289.00	
Deduct net value of risks of this company reinsured in other solvent companies	112,967,00	
Net reserve		190 614 222 00
Present value of amounts not yet due on supplementary contracts not	tinvolving	
life contingencies.  Liability on policies canceled and not included in "net reserve," upo	on which a	44,069.00
surrender value may be demanded		116,170.34
Claims for death losses in process of adjustment, or adjusted and not due\$	164,936.89	
Claims for death losses which have been reported and no proofs re- ceived	201,251.03	
Claims for death losses and other policy claims resisted by the com- pany	46,021.60	
_		

Premiums paid in advance, including surrender values so applied	146,951.39
Unearned interest and rent paid in advance.	60,850.70
Salaries, rents, office expenses, bills and accounts due or accrued.	15,562.74
Medical examiners' and legal fees due or accrued.	175, 187. 54
State, county and municipal taxes due or accrued.	11,517.62
Dividends or other profits due policyholders, including those contingent on pay-	
ment of outstanding and deferred premiums.	145,583.05
Dividends declared on or apportioned to annual dividend policies, payable to	
policyholders during 1908, whether contingent upon the payment of renewal	
premiums or otherwise	469,572.44
Dividends declared on or apportioned to deferred dividend policies payable to	
policyholders during 1908	581,041.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared	
or held waiting apportionment upon deferred dividend policies not included	
in item above	184,373.00
Reserve or surplus funds not otherwise included in liabilities—special Massachu-	
setts reserve	1,161,257.00
Premiums subject to return	7,845.24
Deposit account, real estate	50,000.00
Other debits on open accounts	19,722.51
Agents' cash deposits in lieu of bonds	152,259.00
Capital stock	2,000,000.00
Unassigned funds (surplus)	11,951,899.14
Total liabilities	198,320,463.23

EXHIBIT OF ORDINARY POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification,	Whole	Whole Life Policies,	Endown	Endowment Policies.	Term ar	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total N	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount,	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year Revived during year. Increased during year.	214,151 56,229 7,565	\$222,627,660.00 50,648,895.00 -6,896,162.00 32,819.00	315,196 83,643 12,714	\$189,555,658.00 53,091,094.00 6,833,736.00 24,330.00	2,120 684 36	\$15,794,692.00 4,649,643.00 95,106.00 789.00	\$ 206,073.00 131,020.00 2,341.00	531,467 140,556 20,315	\$428,184,083.00 108,520,652.00 13,827,345.00 57,938.00
Totals before transfers	277,945	280, 205, 536, 00	411,553	249,504,818.00	2,840	20,540,230.00			
Transfers, deductions	1,116	1,315,324.00	938	714,839.00	69	1,103,581.00			
Balance of transfers	43	10,894.00	44	15,606.00	1	26,500.00			
Totals after transfers	277,902	280,216,430.00	411,597	249,520,424.00	2,839	20,513,730.00	339,434.00	692,338	550,590,018.00
Deduct ceased: By death. By maturity	2,352	2,125,170.00	2,228	1,297,413.00	55	00.000.00	3,912.00	4,602	3, 495, 495. (
by expiry By surrender By lapse By decrease	6,163	6,390,304.00 20,974,480.00	8,115 44,284	5,475,139.00 24,320,104.00	51 16 270	2,308,062.00 2,308,062.00	20,187.00	14.294 66.084	239,965.00 11,923,630.00 47,603,885.00
Total terminated	30,045	29,489,954.00	55,012	31,355,097.00	328	2,655,027.00	26,845.00	85,416	63,526,923.00
Outstanding at end of year	247,857	250,726,476.00	356,585	218,165,327.00	2,480	17,858,703.00	312,589.00	606,922	487,063,095.00
Policies reinsured.	13	320,698.00	6	190,167.00	9	42,600.00		25	553,465.00

EXHIBIT OF ANVUTIUS-In force December 31, 1907; Number, 283; representing in annual payments, \$152,815.00.

EXHIBIT OF INDUSTRIAL POLICIES 1907—PAID-FOR BUSINESS ONLY.

Whole	Whole Life Policies.	Endowi	Endowment Policies.	Term an cies, Incl Premiur	Term and Other Policies, Including Return Premium Additions,	Additions to Policies by Dividends.	Total N	Total Numbers and Amounts.
Number	Arnount. Number.	Number.	Amount. · Number.	Number.	Amount.	Amount.	Number.	Amount.
3,134,15 1,056,92 45,37	3.134.155 \$447 444.584.00 5.105.589 \$899.337.023.00 1.056.927 165.479.218.00 573.642 65.559.917.00 45.375 7.245.045.00 04.417 15.680.299.00	5,105,596 579,642 94,417	\$809,357,023.00 65,559,917.00 15,680,299.00	247,919	247,919 \$ 7,882,895.00 5,714 \$ 7,882,895.00		8, 487, 670 1, 642, 283 139, 792	\$1,264,684,502.00 231,252,454.00 22,926,394.00 190,825.00
4,236,457	620,360,722.00 5,779,655	5,779,655	890,597,239.00	253,633	8,096,214.00		10,269,745	1,519,054,175.00
67,362	8,500,320.00	60,006	5,767,271.00 56,615.00	3,879	149,721.00		131,247	14,417,312.00
52,070	6,321,242.00 75,214,793.00	45,559	7,789,761.00 97,312,985.00	915	49,289.00 8,692.00		915 97,629 1,025,831	49,289,00 14,111,003,00 172,536,470,00
568,013	3 90,036,355.00	683,615	110,926,632.00	5,030	207,702.00		1,256,658	201,170,689.00
3,668,44	3,668,444 530,324,367,00 5,096,040 779,670,607.00	5,096,040	779,670,607.00	248,603	7,888,512,00		9,013,087	1,317,883,486.00

Amount.

171,258.11

Number.

#### ORDINARY BUSINESS IN NORTH CAROLINA DURING 1907.

Policies on the lives of citizens of said State in force December 31			
of previous year	1,971	8	1,944,629.00
Policies on the lives of citizens of said State issued during the year	1,442		1,194,369.00
Total	3,413	\$	3,138,998.00
Deduct ceased to be in force during the year	543		444,619.00
Policies in force December 31, 1907	2,870	\$	2,694,379.00
osses and claims unpaid December 31 of previous year	2		1,500.00
osses and claims incurred during the year	20		15,780.00
Total	22	8	17,280.00
osses and claims settled during the year in cash	18		15,180.00
osses and claims unpaid December 31, 1907 remiums collected or secured in cash and notes or credits without	4	\$	2,100.00
any deduction for losses, dividends, commissions or other ex-			
penses		=	94,713.94
INDUSTRIAL BUSINESS IN NORTH CAROLINA	DURIN	ïG	1907.
Policies on the lives of citizens of said State in force December 31			
of previous year.	25,641	\$	4,288,827.00
Policies on the lives of citizens of said State issued during the year	30,432		4,221,556.00
		_	

#### 56.073 \$ 8.510.383.00 Total Deduct ceased to be in force during the year.... 17,419 2,562,877.00 Policies in force December 31, 1907 38,654 \$ 5,947,506.00 osses and claims incurred during the year 529 41,447.85 Total.... 529 S 41, 447, 85 osses and claims settled during the year in cash 527 41,214.35 osses and claims unpaid December 31, 1907----2 \$ 233.50 Premiums collected or secured in cash and notes or credits, without

any deduction for losses, dividends, commissions or other expenses.

## MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Incorporated November 6, 1867.

Commenced Business November 12, 1867.

O. R. LOOKER, President,

A. F. MOORE, Secretary,

Home Office, 150 Jefferson Avenue, Detroit, Michigan,

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$250,000.00.

Amount of net or ledger assets	(as per balance) De	cember 31 of previous year	\$ 9,584,173,83
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IN		

First year's premiums on original policies without deduction for com-

missions or other expenses, less \$219.55 for first year's reinsurance-\$	159, 096, 00	
Dividends applied to purchase paid-up additions and annuities	6,522,29	
Total new premiums\$	165,618.52	
Renewal premiums, without deduction for commissions or other ex-		
penses, less \$14,800,80 for reinsurance or renewals	1,401,196.66	
Dividends applied to pay renewal premiums	13,686.09	
Surrender values applied to pay renewal premiums	524.48	
Total renewal premiums	1,415,407.23	
Total premium income		1,581,025.75
Gross interest on mortgage loans\$	409,084.02	
Gross interest on collateral loans	487.85	
Gross interest on bonds	1,500.00	
Gross interest on premium notes, policy loans or liens	69,114.51	
Gross interest on deposits in trust companies and banks	4,503.57	
Gross interest on other debts due the company	104.24	
Gross discount on claims paid in advance	434.64	
Gross rent from company's property	13,607.31	
Total gross interest and rents		498, 836.14
Gross profit on sale or maturity of ledger assets, viz.:		

## 

Total income ______\$ 2,080,376.89

For death claims (less \$10,000 reinsurance), \$636,623.60; additions, \$8,336.47	644, 960, 07
For matured endowments, \$270,677.65; additions, \$11,431.41	282,109.06
Net amount paid for losses and matured endowments \$	927,069.13
Premium notes voided by lapse	3,986.27
Surrender values paid in cash	153,813,31
Surrender values applied to pay new premiums	524.48
Surrender values applied to pay notes on defaulted policies	27,893.56
Surrender values applied to pay interest on notes of defaulted policies -	472, 28
Dividends paid to policyholders in cash	11,600.59
Dividends applied to pay renewal premiums	13,686.09
Dividends applied to purchase paid-up additions and annuities	6,522.29
Total paid policyholders	, 145, 568. 00

Expense of investigation and settlement of policy claims, including		
\$3,601.19 for legal expenses	4,219.49	
Paid for claims on supplementary contracts not involving life contin-	1 100 00	
Paid stockholders for interest or dividends	1,166.66 25,000.00	
Commissions to agents (less commission on reinsurance): first year's	25,000.00	
premiums, \$112,555.07; renewal premiums, \$99,765.16	212, 320, 23	
Salaries and allowances for agencies, including managers, agents and	212,020.20	
clerks	30, 971, 14	
Agency supervision, traveling and all other agency expenses	8,336,30	
Medical examiners' fees, \$14,446; inspection of risks, \$2,052.16	16,498,16	
Salaries and all other compensation of officers, directors, trustees and		
home office employees-	63,255.01	
Rent	11,586,72	
Advertising, \$1,792.13; printing and stationery, \$8,279.78; postage, tele-		
graph, telephone and express, \$4,860.34	14,932.25	
Legal expenses (not noted above)	6,537.52	
Furniture, fixtures and safes	755.32	
Insurance taxes, licenses and department fees	32,966.74	
Taxes on real estate	5,608.46	
Repairs and expenses (other than taxes) on real estate	5, 155.71	
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate		
Other assets957,59		
Total	8,830,69	
All other office expenses	5,039,67	
Subscriptions	216.37	
Investment expenses	6,537.53	
Total disbursements		1,605,501.97
	_	
Balance	_	
	_	
Balance LEDGER ASSETS.  Book value of real estate \$\$\$\$\$\$\$\$	248, 396, 41	
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate	248, 396, 41	
Book value of real estate	248, 396, 41	
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as	248,396.41 8,242,379.02 20,000.00	
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral	\$ 248,396,41 8,242,379,02 20,000,00 1,227,176,06	
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force	\$ 248,396,41 8,242,379,02 20,000,00 1,227,176,06 80,589,53	
Balance  LEDGER ASSETS.  Book value of real estate  "  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds.	\$ 248,396.41 8,242,379.02 20,000.00 1,227,176.06 80,589,53 25,000.00	
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds.  Cash in company's office.	\$ 248,396,41 8,242,379,02 20,000,00 1,227,176,06 80,589,53 25,000,00 24,720,07	
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds  Cash in company's office  Deposited in trust companies and banks on interest	\$\frac{248,396,41}{8,242,379.02}\$\frac{20,000.00}{20,000.00}\$\frac{1,227,176.06}{80,589.53}\$\frac{25,000.00}{24,720.07}\$\frac{24,720.07}{180,257.68}\$	
Balance  LEDGER ASSETS.  Book value of real estate  "§  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds.  Cash in company's office  Deposited in trust companies and banks on interest  Agents' balances	\$ 248,396,41 8,242,379,02 20,000,00 1,227,176,06 80,589,53 25,000,00 24,720,07 180,257,00	
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds  Cash in company's office  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal	\$ 248,396,41 8,242,379,02 20,000,00 1,227,176,06 80,589,53 25,000,00 24,720,07 180,257,68 9,929,08 600,00	10,059,048.75
Balance  LEDGER ASSETS.  Book value of real estate  "§  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds.  Cash in company's office  Deposited in trust companies and banks on interest  Agents' balances	\$ 248,396,41 8,242,379,02 20,000,00 1,227,176,06 80,589,53 25,000,00 24,720,07 180,257,68 9,929,08 600,00	10,059,048.75
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds  Cash in company's office  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal	\$ 248,396,41 8,242,379,02 20,000,00 1,227,176,06 80,589,53 25,000,00 24,720,07 180,257,68 9,929,08 600,00	10,059,048.75
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds.  Cash in company's office.  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal  Total ledger assets, as per balance  NON-LEDGER ASSETS.	\$ 248,396,41 8,242,379,02 20,000,00 1,227,176,06 80,589,53 25,000,00 24,720,07 180,257,68 9,929,08 600,00	10,059,048.75
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds  Cash in company's office  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due (\$20,668.49) and accrued (\$113,485,75) on mortgages	\$ 248, 396, 41 8, 242, 379, 02 20, 000, 00 1, 227, 176, 06 80, 589, 53 25, 000, 00 24, 720, 07 180, 257, 68 9, 929, 08 600, 00	10,059,048.75
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds  Cash in company's office  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due (\$20,668.49) and accrued (\$113,485.75) on mortgages  \$ Interest accrued on bonds  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ 248,396,41 8,242,379,02 20,000,00 1,227,176,06 80,589,53 25,000,00 24,720,07 180,257,63 600,00 \$ 134,154,24	10,059,048.75
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds.  Cash in company's office.  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due (\$20,668.49) and accrued (\$113,485,75) on mortgages  \$\$\$\$\$\$\$\$\$Interest accrued on bonds.	\$ 248, 396, 41 8, 242, 379, 02 20, 000, 00 1, 227, 176, 06 80, 589, 53 25, 000, 00 24, 720, 07 180, 257, 68 9, 929, 08 600, 00	10,059,048.75
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds  Cash in company's office  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due (\$20,668.49) and accrued (\$113,485.75) on mortgages  \$ Interest accrued on bonds  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ 248, 396, 41 8, 242, 379, 02 20,000,00 1, 227, 176, 06 80, 589, 53 25, 000,00 24, 720, 7 180, 257, 68 9, 929, 08 600, 00 \$ 34, 154, 24 250, 00 128, 76	10,059,048.75
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds.  Cash in company's office.  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due (\$20,668.49) and accrued (\$113,485,75) on mortgages  \$ Interest accrued on bonds.  Interest accrued on collateral loans  Interest due (\$8,73.69) and accrued (\$9,639.72) on premium notes, policy literates accrued on policy accrued (\$9,639.72) on premium notes, policy	\$ 248,396,41 8,242,379,02 20,000,00 1,227,176,06 80,589,53 25,000,00 24,720,07 180,257,63 600,00 \$ 134,154,24	10,059,048.75
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds.  Cash in company's office.  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due (\$20,668.49) and accrued (\$113,485,75) on mortgages  Interest accrued on collateral loans  Interest due (\$8,173,62) and accrued (\$9,639,72) on premium notes, policy loans or liens  Rents accrued on company's property or lease	\$ 248, 396, 41 8, 242, 379, 0.0 20,000, 0.0 1, 227, 176, 06 80, 589, 53 25, 000, 00 24, 720, 07 180, 257, 68 9, 929, 08 600, 00 128, 76 134, 154, 24 250, 00 128, 76 17, 813, 34 1, 142, 00	10, 059, 048. 75
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds.  Cash in company's office  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due (\$20,668.49) and accrued (\$113,485,75) on mortgages  Interest accrued on bonds.  Interest accrued on bonds.  Interest accrued on collateral loans  Interest due (\$3,173.62) and accrued (\$9,639,72) on premium notes, policy loans or liens  Rents accrued on company's property or lease  Total interest and rents due and accrued.	\$ 248, 396, 41 8, 242, 379, 02 20,000,00 1, 227, 176, 06 80, 589, 53 25, 000,00 24, 720,00 7180, 257, 63 9, 929, 08 600,00 \$ 134, 154, 24 250,00 128, 76 17, 813, 34 1, 142,00	10, 059, 048, 75 10, 059, 048, 75
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds.  Cash in company's office.  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due (\$20,668.49) and accrued (\$113,485,75) on mortgages  Interest due (\$3,175.62) and accrued (\$9,639.72) on premium notes, policy loans or liens  Rents accrued on company's property or lease  Total interest and rents due and accrued  Market value of real estate over book value	\$ 248, 396, 41 8, 242, 379, 02 20, 000, 00 1, 227, 176, 06 80, 589, 53 25, 000, 00 24, 720, 07 180, 257, 68 9, 929, 08 600, 00 \$ 134, 154, 24 250, 00 128, 76	10, 059, 048, 75 10, 059, 048, 75 153, 488, 34 10, 714, 64
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral  Premium notes on policies in force  Book value of bonds.  Cash in company's office  Deposited in trust companies and banks on interest  Agents' balances  Amount deposited to secure appeal  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due (\$20,668.49) and accrued (\$113,485,75) on mortgages  Interest accrued on bonds.  Interest accrued on bonds.  Interest accrued on collateral loans  Interest due (\$3,173.62) and accrued (\$9,639,72) on premium notes, policy loans or liens  Rents accrued on company's property or lease  Total interest and rents due and accrued.	\$ 248, 396, 41 8, 242, 379, 02 20, 000, 00 1, 227, 176, 06 80, 589, 53 25, 000, 00 24, 720, 07 180, 257, 68 9, 929, 08 600, 00 \$ 134, 154, 24 250, 00 128, 76	10, 059, 048, 75 10, 059, 048, 75

New Paviness Peneurals	
Business, Renewals.  Gross premiums due and unreported on policies in force	
December 31, 1907	87
Gross deferred premiums on policies in force December 31,	
1907 5,398.51 103,608.	30
Totals\$ 20,162.70 \$ 150,821.	17
Deduct loading	75
Net amount of uncollected and deferred premiums \$ 7,492.63 \$ 120,693.	42 -\$ 128, 186, 05
Gross assets	_\$ 10,353,187.78
DEDUCT ASSETS NOT ADMITTED.	
Agents' debit balances\$ 2,227.	92
Premium notes and loans on policies and net premiums (above) in ex-	
cess of the net value of their policies 572.	23
Total	2,800,15
Total admitted assets	\$ 10 350 397 63
Total aumitted assets	0 10,000,001.00
LIABILITIES.	
Net present value of all the outstanding policies in force on the 31st	
day of December, 1907, as computed by the company on the follow-	
ing tables of mortality and rates of interest, viz.:	
American Table at 4 per cent. on policies issued prior to 1903\$ 8,606,288.	
Same for reversionary additions————————————————————————————————————	70
January 1, 1903 945,871,	00
American Experience Table at 3 per cent. on whole life and 20 an-	
nual payment life, interest option, participating from January	
1, 1901	00
Total\$ 9,748,137.	70
Deduct net value of risks of this company reinsured in other solvent	
companies	00
Net reserve	\$ 9,699,649.70
Present value of amounts not yet due on supplementary contracts not	51 501 41
involving life contingencies, computed by the company	51, 524. 41
ceived\$ 44,001.	78
Claims for death losses and other policy claims resisted by the com-	
pany 4,925.	00
Total policy claims	48, 926-78
Premiums paid in advance, including surrender values so applied	
Unearned interest and rent paid in advance	
Salaries, rents, office expenses, bills and accounts due or accrued  Medical examiners' and legal fees due or accrued	
State, county and municipal taxes due or accrued	
Dividends or other profits due policyholders, including those contingent	
on payment of outstanding and deferred premiums	420.27
Deposit account	
Capital stock	
Unassigned funds (surplus)	
Total liabilities	\$ 10,350,387,63

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole I	Whole Life Policies.	Endown	Endowment Policies.	Term and Includin	Term and Other Policies. Including Return Premium Additions.	Additions to Policies by Dividends.	Total N Am	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year Revived during year	18,046 280 9	\$20,020,068,00 398,073,00 15,625,00 3,132,00	11,769	\$18,093,021.00 58,753.00 41,844.00 115,703.00	5,244 2,912 5	\$10,096,116.00 4,839,248.00 7,000.00 4,367.00	\$ 265,857.00 140.00 5,728.00	35,059 3,260 22	\$ 48,475,062.00 5,296,074.00 64,609.00 128,930.00
Totals before transfers	18,885	20, 436, 898, 00	11,845	18, 309, 321, 00	8,161	14,946,731.00			
Transfers, deductions Transfers, additions	1,120	24,010.00	19	23, 750, 00 215, 556, 00	1,801	2,099,450.00 81,160.00			
Balance of transfers	1,089	1,826,484.00	145	191,806.00	1,234	2,018,290.00			
Totals after transfers	19,424	22, 263, 382, 00	11,990	18, 501, 127.00	6,927	12, 928, 441, 00	271,725.00	38,341	53, 964, 675, 00
Deduct ceased: By death By maturity	268	334,166.00	112	195, 973.00 248, 268.00			8, 252.00 15, 316.00	430 171	662, 415. 0 306, 773. 0
by expiry By surrender By lapse By decrease	1,067	633, 705.00 1, 391, 755.00 9, 550.00	387	526,789.00 168,308.00 67,133.00	1,363	3, 038, 054, 00 3, 038, 054, 00 32, 281, 00	3,207.00	61	1, 180, 007. 00 4, 598, 117. 00 109, 005. 00
Total terminated	1,853	2.371,176.00	786	1,206,471.00	1,509	3,320,644.00	26,816.00	4,148	6, 925, 107, 00
Outstanding at end of year	17,571	19, 892, 206, 00	11,204	17, 294, 656, 00	5,418	9,607,797.00	244, 909, 00	34,193	47,039,568.00
Policies reinsured	17	147, 355, 00	6	79, 890, 00	41	263,000,00		19	490,245.00

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of pre-			
vious year	771	\$	932, 193.71
Policies on the lives of citizens of said State issued during the year	312		452, 447. 26
Total	1,083	\$	1,384,640.97
Deduct ceased to be in force during the year	218		316, 455.51
Policies in force December 31, 1907	865	\$	1,068,185.46
Losses and claims incurred during the year	5		5,500.00
Total	- 5	\$	5,500.00
Losses and claims settled during the year in cash	5		5,500.00
Premiums collected or secured in cash and notes or credits, without any			
deduction for losses, dividends, commissions or other expenses: Cash,			
\$33,211.62; notes or credits, \$562.92; total		_	33,774.54

### MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Incorporated January 31, 1845.

Commenced Business April, 1845,

16,664,430,13

4,998,167.43

FREDERICK FRELINGHUYSEN, President.

J. WILLIAM JOHNSON, Secretary.

SAMUEL W. JOHNSON, Treasurer.

Home Office, 752 Broad Street, Newark, New Jersey.

## BALANCE SHEET.

Amount of net or ledger assets (as per balance) December 31 of previous year----- \$ 101, 801, 067.37

# INCOME.

missions or other expenses-----\$ 1,858,579.59

First year's premiums on original policies, without deduction for com-

156.65	Surrender values applied to pay first year's premiums
\$ 1,858,732.24	Total first year's premiums on original policies
406, 226, 40	Dividends applied to purchase paid-up additions and annuities
	Consideration for original annuities involving life contingencies
\$ 2,502,856.13	Total new premiums
ex-	Renewal premiums, without deduction for commissions or other
12,645,731.06	penses
1,499.396.87	Dividends applied to pay renewal premiums
11,122.93	Surrender values applied to pay renewal premiums
4.823.14	Renewal premiums for deferred annuities
	Total renewal premiums
	Total premium income
	Gross interest on mortgage loans
87, 359, 68	Gross interest on collateral loans
	Gross interest on bonds and dividends on stocks
939,564.00	Gross interest on premium notes, policy loans or liens
18,707.76	Gross interest on deposits in trust companies and banks
2,724.86	Gross interest on other debts due the company
1,474.17	Gross discount on claims paid in advance
128,326.41	Gross rent from company's property

Ins. Report 1908-6

Gross profit on sale or maturity of ledger assets, viz.:		
Real estate\$		
Bonds	6,000.88	
Total	\$	13,664.45
Total income	\$	21,676,262.01
Sum of both amounts		123, 477, 329-38
DISBURSEMENTS.		
For death claims, \$5,311,529.75; additions, \$96,170.36		
For matured endowments, \$1,307,695.16; additions, \$97,356	1,405,051.16	
Net amount paid for losses and matured endowments\$	6,812,751.27	
For annuities involving life contingencies	168,434.70	
Premium notes voided by lapse, less \$128.74 restored by revival	11,388.63	
Surrender values paid in cash	1,892,363.94	
Surrender values applied to pay new premiums, \$156.65; to pay renewal premiums, \$11,122,93	11,279.58	
Dividends paid to policyholders in cash	333,831,96	
Dividends applied to pay renewal premiums		
Dividends applied to purchase paid-up additions and annuities	406, 226, 40	
Total paid policyholders\$1:  Expense of investigation and settlement of policy claims		
Commissions to agents (less commission on reinsurance); first year's	1,561.70	
premiums, \$711,383,28; renewal premiums, \$880,688,72; annuities		
	1.603,243,33	
Commuted renewal commissions	4,425.00	
Salaries and allowances for agencies, including managers, agents and		
clerks	25,711.63	
Agency supervision, traveling and all other agency expenses	41,298.15	
Medical examiners' fees, \$121,561; inspection of risks, \$2,499.40	124,060,40	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	384,573.19	
Advertising, \$40,085.22; printing and stationery, \$22,124.81; postage, telegraph, telephone and express, \$45,662.09	107,872.12	
Legal expenses	38,495.89	
Insurance taxes, licenses and department fees	427, 167, 84	
Taxes on real estate	45, 312, 52	
Repairs and expenses (other than taxes) on real estate	30,418.47	
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate\$ 8,475.39		
Other assets 94.34		
Total	8,569.73	
Mortgage loan expenses	121,704.18	
Miscellaneous office expenses	88,860.10	
Premiums on bonds purchased.	126,417.98	
Total disbursements		14.315,365.58
Balance	9	100 161 962 80
	=	10011011000100
LEDGER ASSETS.		
Book value of real estate\$		
Mortgage loans on real estate 5		
Loans secured by pledge of bonds, stocks or other collateral	1,183,550.00	
Loans made to policyholders on this company's policies assigned as col-	0 400 004 1	
lateral1 Premium notes on policies in force, of which \$19.597 is for first year's	3,628,697.10	
premium premium rotes on policies in force, of which \$19,897 is for first year's	5 157 557 54	
Book value of bonds3		
	010001000111	

		Liceston
Cash in company's office\$	9, 115, 25	
Deposited in trust companies and banks not on interest		
Deposited in trust companies and banks on interest		
Agents' balances		
Total ledger assets, as per balance		100 161 069 80
Total ledger assets, as per balance		105, 101, 505, 50
NON-LEDGER ASSETS.		
Interest due (\$35,988.61) and accrued (\$1,249,988.98) on mortgages\$	1,285,977.59	
Interest accrued on bonds		
Interest accrued on collateral loans	50.00	
Interest accrued on premium notes, policy loans or liens	447,139.09	
Total interest due and accrued		1,998,726.28
New Business.	Renewals,	
Gross premiums due and unreported on policies in force		
December 31, 1907	593, 473.32	
31, 1907	936,805.89	
Totals\$ 140,612.90 \$	1,530,279,21	
Deduct loading	306,055.84	
Net amount of uncollected and deferred premiums \$\\$112,490.32 \$	_	
Gross assets	\$	112, 497, 403, 77
DEDUCT ASSETS NOT ADMITTED.		
Agents' debit balances	44, 137.55	
Book value of ledger assets over market value, viz.:		
Bonds	680,695.22	
Total		724,832.77
Total admitted assets	9	111 229 571 00
		1114 112,011.00
I I A DII IMIEC	===	111,172,571.00
LIABILITIES.	==	111,112,011.00
Net present value of all the outstanding policies in force on the 31st		111,772,011.00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance	==	111(12,311.00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of in-		111112.011.00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of in- terest, viz.:		111(112,011.00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of in-		111(112011:00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1,	67, 980, 110. 00	111.112.011.00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900	67, 980, 110. 00	111.112.011.00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900	67, 980, 110, 00 3, 725, 096, 00 28, 667, 587, 00	111.112.011.00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900	67, 980, 110.00 3, 725, 096.00	111.112.011.00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries Table at 4 per cent. on policies issued prior to January 1, 1900	67, 980, 110, 00 3, 725, 096, 00 28, 667, 587, 00	11.112.11.00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900	67, 980, 110, 00 3, 725, 096, 00 28, 667, 587, 00 352, 320, 00	11.112.01100
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900	67, 980, 110, 00 3, 725, 096, 00 28, 667, 587, 00 352, 320, 00	11.172.011.00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900	67, 980, 110, 00 3, 725, 096, 00 28, 667, 557, 00 352, 320, 00 308, 657, 00 1, 009, 508, 00	11.112.01100
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900———————————————————————————————————	67, 980, 310, 00 3, 725, 096, 00 28, 667, 557, 00 352, 320, 00 308, 657, 00 1, 009, 508, 00 231, 656, 00	
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900	67, 980, 110, 00 3, 725, 096, 00 28, 667, 587, 00 352, 320, 00 308, 657, 00 1, 009, 508, 00 231, 656, 00	
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900———————————————————————————————————	67, 980, 110, 00 3, 725, 096, 00 28, 667, 587, 00 352, 320, 00 308, 657, 00 1, 009, 508, 00 231, 656, 00	
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900	67, 980, 110, 00 3, 725, 096, 00 28, 667, 587, 00 352, 320, 00 308, 657, 00 1, 009, 508, 00 231, 656, 00 231, 656, 00 231, 656, 00 231, 656, 00	102, 274, 934-00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900  Same for reversionary additions  American Experience Table at 3 per cent, on policies issued since December 31, 1899  Same for reversionary additions  Net present value of annuities (including those in reduction of premiums), viz.:  Actuaries' 4 per cent  American 3 per cent  McClintock's 3½ per cent.  Net reserve  Present value of amounts not yet due on supplementary contracts not in contingencies, computed by the company.  Claims for death losses in process of adjustment, or adjusted and not due	67, 980, 110, 00 3, 725, 096, 00 28, 667, 587, 00 352, 320, 00 308, 657, 00 1, 009, 508, 00 231, 656, 00 \$\text{21}\$ working life	102, 274, 934-00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900.  Same for reversionary additions  American Experience Table at 3 per cent, on policies issued since December 31, 1899.  Same for reversionary additions  Net present value of annuities (including those in reduction of premiums), viz.:  Actuaries' 4 per cent.  American 3 per cent.  McClintock's 3½ per cent.  Net reserve  Present value of amounts not yet due on supplementary contracts not in contingencies, computed by the company.  Claims for death losses in process of adjustment, or adjusted and not due.  \$Claims for death losses, no proofs received, estimated.	67, 980, 310, 00 3, 725, 096, 00 28, 667, 557, 00 352, 320, 00 308, 657, 00 231, 656, 00 231, 656, 00 231, 566, 00 231, 566, 00 231, 566, 00 231, 566, 00	102, 274, 934-00
Net present value of all the outstanding policies in force on the 3lst day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900	67, 980, 110, 00 3, 725, 096, 00 28, 667, 587, 00 352, 320, 00 308, 657, 00 1, 009, 508, 00 231, 656, 00 231, 656, 00 19, 313, 70 300, 000, 00	102, 274, 934-00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900.  Same for reversionary additions  American Experience Table at 3 per cent, on policies issued since December 31, 1899.  Same for reversionary additions  Net present value of annuities (including those in reduction of premiums), viz.:  Actuaries' 4 per cent.  American 3 per cent.  McClintock's 3½ per cent.  Net reserve  Present value of amounts not yet due on supplementary contracts not in contingencies, computed by the company.  Claims for death losses in process of adjustment, or adjusted and not due.  \$Claims for death losses, no proofs received, estimated.	67, 980, 310, 00 3, 725, 096, 00 28, 667, 587, 00 352, 320, 00 308, 657, 00 1, 009, 508, 00 231, 656, 00 231, 656, 00 190, 313, 70 300, 000, 00 31, 469, 00	102, 274, 934-00
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the New Jersey Insurance Department on the following tables of mortality and rates of interest, viz:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1900	67, 980, 110, 00 3, 725, 096, 00 28, 667, 587, 00 352, 320, 00 308, 657, 00 1, 009, 508, 00 231, 656, 00 231, 656, 00 190, 313, 70 300, 000, 00 31, 469, 00 37, 500, 00	102, 274, 934-00

Premiums paid in advance, including surrender values so applied\$	83,987.32
Unearned interest and rent paid in advance	33,836.40
Commissions to agents due or accrued	4,871.47
"Cost of collection" on uncollected and deferred premiums, in excess of the loading	
thereon	25,689.98
Salaries, rents, office expenses, bills and accounts due or accrued	25,000.00
Medical examiners' and legal fees due or accrued	48, 935. 00
State, county and municipal taxes due or accrued	250,000.00
Dividends or other profits due policyholders, including those contingent on payment	0
of outstanding and deferred premiums	347,257.54
Dividends declared on or apportioned to annual dividend policies, payable to policy-	
holders during 1908, whether contingent upon the payment of renewal premiums	
or otherwise	2,476,094.65
Unassigned funds (surplus)	4,666,510.34
Total liabilities\$	111,772,571.00

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

							-		
Classification.	Whole	Whole Life Policies.	Endowr	Endowment Policies.	Term ar cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total h	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year————————————————————————————————————	140,518 17,718 131 131	\$324,813,945.00 40,339,770.00 225,717.00 14,607.00	32,645 2,350 27 1	\$70,583,566.00 4,745,271.00 37,250.00 55,744.00	1,475	\$ 9,631,826.00 4,970,000.00 3,000.00	\$ 7,089,927.00 701,341.00 2,869.00 21.00	178,089 21,543 161 14	\$412,119,264.00 50,756,382.00 268,836.00 70,372.00
Totals before transfers	158,380	365, 394, 039, 00	35,023	75, 421, 831.00	6,404	14,604,826.00			
Transfers, deductions	1,387	2,677,079.00	296	589,868.00 153,605.00	1,682	81,000.00 3,076,342.00			
Balance of transfers	1,353	2,559,079.00	256	436, 263.00	1,609	2,995,342.00			
Totals after transfers	157,027	362,834,960.00	34,767	74, 985, 568.00	8.013	17,600,168.00	7,794,158.00	199,807	463, 214, 854.00
Deduct ceased: By death By maturity	1,707	4,727,999.00	216	510,410.00		82,444.00	96,604.00 98,174*00	1,961	5,417,457.00
By expiry By surrender By lapse By decrease	2,086	4,817,351.00 4,444,147.00 248,521.00	259	2, 208, 882-00 833, 331-00 45, 952-00	1,238	302,019.00 302,019.00 436,500.00 4,500.00	162, 292.00 146.00 392.00	3,242	7,490,544.00 5,214,124.00 299,365.00
Total terminated	6,625	14,238,018.00	1,931	4,517,314.00	1,649	3,358,924.00	357,608.00	10,205	22, 471, 864, 00
Outstanding at end of year	150,402	348, 596, 942.00	32,836	70,468,254.00	6,364	14,241,244.00	7,436,550.00	189,602	440,742,990.00
Policies reinsured									

EXHIBIT OF ANNUITIES—In force December 31, 1907: Number, 695; representing in annual payments, \$212,430.61.

	Number,		Amount.
Policies on the lives of citizens of said State in force December 31 of			
previous year	6,708	\$ 1	0,629,914.00
Policies on the lives of citizens of said State issued during the year	1.017		1,558,631.00
Total	. 7,725	\$ 1	2,188,545.00
Deduct ceased to be in force during the year	579		905,771.00
Policies in force December 31, 1907	7,146	\$ 1	1,282,774.00
Losses and claims unpaid December 31 of previous year	11		9,249.00
Losses and claims incurred during the year	. 55		144,179.00
Total	66	\$	153, 428. 00
Losses and claims settled during the year in cash	59		143, 217. 00
Losses and claims unpaid December 31, 1907	7	\$	10,211.00
Premiums collected or secured in cash and notes or credits, without any			
deduction for losses, dividends, commissions or other expenses:			
Cash			394,243.06

# THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Incorporated April 12, 1842.

Commenced Business February 1, 1843.

CHARLES A. PEABODY, President.

WILLIAM J. EASTON, WILLIAM FREDERICK DIX, Secretaries,

CHARLES H. WARREN, Treasurer,

Home Office, 34 Nassau Street, New York City, N. Y.

### BALANCE SHEET.

Amount of net or ledger assets (as per balance) December 31 of previous year ----\$ 470,087,987.03

### INCOME.

First year's premiums on original policies, without deduction for com-

missions or other expenses \$ 1,702,432.28 Surrender values applied to pay first year's premiums 23,447.60	
Total first year's premiums on original policies \$1,725,879.88  Dividends applied to purchase paid-up additions and annuities 2,822,429,66  Consideration for original annuities involving life contingencies 510,223.80  Consideration for supplementary contracts involving life contingencies - 1,303,847.28	
Total new premiums	
Renewal premiums for deferred annuities	56, 639, 200, 20

Consideration for supplementary contracts not involving life contin-		
gencies		511,841.51
Gross interest on mortgage loans\$ 5		
Gross interest on collateral loans	511, 494, 40	
Gross interest on bonds and dividends on stocks 12.  Gross interest on premium notes, policy loans or liens 2		
	159, 454.03	
Gross interest on other debts due the company	209, 735, 95	
Gross rent from company's property, including \$364,167.57 for com-	200, 100, 00	
pany's occupancy of its own buildings 1	,668,087.34	
Total gross interest and rents		22, 834, 106, 03
Gross profit on sale or maturity of ledger assets, viz.:		22,004,100,00
Real estate	39,660.00	
Bonds	83,867.60	
Stocks	603,522.12	
Other assets	27,880.30	
Total		754,930.02
Gross increase in book value of ledger assets, viz.:		
Real estate\$	4.00	
Bonds	313,011.74	
Total		313,015.74
Deposits on account of pending insurance		19,308.82
Collections or deposits received on account of others-not paid out		102,071.53
Total income		81, 174, 473, 85
	_	
Sum of both amounts	\$	551, 262, 460, 88
DISBURSEMENTS.		
	201 402 04	
For death claims, \$22,290,776.03; additions, \$1,003,256.78		
_		
Net amount paid for losses and matured endowments \$28		
For annuities involving life contingencies		
Surrender values paid in cash 7 Surrender values applied to pay new premiums, \$23, 447.60; to pay re-	, 493, 536. 03	
newal premiums, \$631,011.16	654, 458, 76	
Dividends paid to policyholders in cash	0-11100.10	
Dividends applied to pay renewal premiums	57,739.54	
Dividends applied to purchase paid-up additions and annuities 2	, 822, 429, 66	
Total paid policyholders \$43	651, 120, 96	
Expense of investigation and settlement of policy claims, including	,002(120-00	
\$54,861.97 for legal expenses	65, 649, 71	
Paid for claims on supplementary contracts not involving life con-		
tingencies	308, 124, 44	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$780,111.25; renewal premiums, \$991,808.14; annuities		
(original), \$14,575.07; (renewal), \$477.12 1		
Commuted renewal commissions	11,500.00	
clerks 1	319 068 16	
Agency supervision, traveling and all other agency expenses	794,727.15	
Medical examiners' fees, \$112,721 17; inspection of risks, \$30,972.93	143,694.10	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	,200,789.89	
Rent, including \$364,167.57 for company's occupancy of its own build-		
ings, less \$4,509,19 received under sublease	557, 431. 92	
Advertising, \$228,539.33; printing and stationery, \$175,517; postage,	*** *** ***	
telegraph, telephone and express, \$205,194.29	609, 250, 53	
Legal expenses (not noted above), \$130,654.62; legislative, \$23,814.01	154,468,63	

Furniture, fixtures and safes\$	19,371.85
Insurance taxes, licenses and department fees	768, 616, 40
Taxes on real estate	351,695.58
Repairs and expenses (other than taxes) on real estate	488,310.80
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate	
TotalGross decrease in book value of ledger assets, viz.:	37,964.95
Real estate\$ 881,165.81	
Bonds, amortization of premium	
Bonds, reduction in book value	
Total	3, 464, 645, 22
Exchange	45,518.02
Traveling, general office employees	55,897.08
Law library and restaurant	44,970.57
Cost of election and election list, \$82,737.98; sundries, \$29,600.27	112,338.25
Investment taxes, \$12,870.54; other investment expenses, \$5,438.71 Examinations by public accountants and State departments	18,309,25
Interest accrued at date of purchase on bonds acquired in 1907	
Total disbursements	
Balance	***************************************
LEDGER ASSETS.	
Book value of real estate\$	29, 409, 158, 80
Mortgage loans on real estate 1	
Loans secured by pledge of bonds, stocks or other collateral	11,805,000.00
Loans made to policyholders on this company's policies assigned as col- lateral	50 000 001 00
Book value of bonds (excluding interest), \$222,927,910.60; and stocks.	52,022,021, 33
\$46,551,152.16	69, 479, 062, 76
Cash in company's office	73, 180. 54
Deposited in trust companies and banks not on interest	786,648.69
Deposited in trust companies and banks on interest Agents' balances	
Supplies, \$27,104.54; suspense, \$94,389.03	92, 302, 70
_	
Total ledger assets, as per balance	
NON-LEDGER ASSETS.	
Interest due (\$70,492.61) and accrued (\$1,601,752.20) on mortgages\$	
Interest due (\$191,183.40) and accrued (\$1,544,976.15) on bonds	1,836,159.55
Interest due (\$191,183.40) and accrued (\$1,544,976.15) on bonds	1,836,159.55 255,575.39
Interest due (\$191,183.40) and accrued (\$1,544,976.15) on bonds  Interest due on collateral loans  Interest accrued on premium notes, policy loans or liens	1, 836, 159, 55 255, 575, 39 32, 284, 20
Interest due (\$191,183.40) and accrued (\$1,544,976.15) on bonds	1,836,159.55 255,575.39 32,284.20 18,640.53
Interest due (\$191,183.40) and accrued (\$1,544,976.15) on bonds	1, 836, 159, 55 255, 575, 39 32, 284, 20 18, 640, 53
Interest due (\$191,183.40) and accrued (\$1,544,976.15) on bonds ————————————————————————————————————	1,836,159.55 255,\$75.39 32,284.20 18,640.53
Interest due (8191,183.40) and accrued (81,544,976.15) on bonds Interest due on collateral loans Interest accrued on premium notes, policy loans or liens Interest due (84,488.66) and accrued (814,187) on other assets Rents due (84,0672.96) and accrued (8143,999.66) on company's property or lease	1,836,159.55 255,\$75.39 32,284.20 18,640.53 184,582.62 3,999,487.10
Interest due (\$151,183.40) and accrued (\$1,544,976.15) on bonds Interest due on collateral loans Interest accrued on premium notes, policy loans or liens Interest due (\$4,488.66) and accrued (\$14,141.87) on other assets Rents due (\$4,482.66) and accrued (\$143,999.66) on company's property or lease  Total interest and rents due and accrued Market value of stocks over book value  New	1, 886, 159, 55 255, 775, 39 32, 284, 20 18, 640, 53 184, 582, 62 3, 999, 487, 10 6, 536, 589, 72
Interest due (\$191,183.40) and accrued (\$1.544.976.15) on bonds ————————————————————————————————————	1, 886, 159, 55 255, 775, 39 32, 284, 20 18, 640, 53 184, 582, 62 3, 999, 487, 10 6, 536, 589, 72
Interest due (\$151,183.40) and accrued (\$1,544,976.15) on bonds Interest due on collateral loans Interest accrued on premium notes, policy loans or liens Interest due (\$4,488.66) and accrued (\$14,141.87) on other assets Rents due (\$4,482.66) and accrued (\$143,999.66) on company's property or lease  Total interest and rents due and accrued Market value of stocks over book value  New Business. Gross premiums due and unreported on policies in force	1, 886, 159, 55 255, 775, 39 32, 284, 20 18, 640, 53 184, 582, 62 3, 999, 487, 10 6, 536, 589, 72  Renewals.
Interest due (\$191,183.40) and accrued (\$1.544.976.15) on bonds ————————————————————————————————————	1, 886, 159, 55 255, 775, 39 32, 284, 20 18, 640, 53 184, 582, 62 3, 999, 487, 10 6, 536, 589, 72  Renewals.
Interest due (\$191,183.40) and accrued (\$1,544,976.15) on bonds — Interest accrued on premium notes, policy loans or liens — Interest accrued on premium notes, policy loans or liens — Interest due (\$4,488.66) and accrued (\$14,141.87) on other assets — Rents due (\$4,0672.96) and accrued (\$143,999.66) on company's property or lease —  Total interest and rents due and accrued — Market value of stocks over book value —  New Business.  Gross premiums due and unreported on policies in force December 31,1997 — \$ 20,154.93 \$	1, 886, 159, 55 255, 775, 39 32, 284, 20 18, 640, 53 184, 582, 62 3, 999, 487, 10 6, 536, 589, 72  Renewals.
Interest due (\$191,183.40) and accrued (\$1,544,976.15) on bonds ————————————————————————————————————	1, 836, 159, 55 255, 775, 39 32, 284, 20 18, 640, 53 184, 582, 62 3, 999, 487, 10 6, 536, 589, 72  Renewats, 3, 821, 926, 10 2, 408, 907, 69
Interest due (\$151,183.40) and accrued (\$1,544,976.15) on bonds ————————————————————————————————————	1, 836, 159, 55 255, 775, 39 32, 284, 20 18, 640, 53 184, 582, 62 3, 999, 487, 10 6, 536, 589, 72  Renewats, 3, 821, 926, 10 2, 408, 907, 69
Interest due (\$191,183.40) and accrued (\$1,544,976.15) on bonds ————————————————————————————————————	1, 836, 159, 55 255, 775, 39 32, 284, 20 18, 640, 53 184, 582, 62 3, 999, 487, 10 6, 536, 589, 72  Renewals, 3, 821, 926, 10 2, 408, 907, 69 6, 230, 833, 79 6, 620, 633, 79 1, 620, 016, 78 4, 610, 817, 01
Interest due (\$191,183.40) and accrued (\$1,544,976.15) on bonds ————————————————————————————————————	1, 896, 159, 55 255,775, 39 33, 284, 20 18, 640, 53  184, 582, 62  3, 999, 487, 10 6, 536, 589, 72  Renewals, 3, 821, 926, 10 2, 408, 907, 69 6, 230, 833, 79 1, 620, 016, 78

135, 373.04

### DEDUCT ASSETS NOT ADMITTED.

DEDUCT ASSETS NOT ADMITTED.	
Supplies, stationery and printed matter\$ 27, 104.54	
Agents' debit balances 92,302.70	
Cash advanced to or in the hands of officers or agents	
Suspense items	
Book value of ledger assets over market value, viz.:	
Bonds 15, 989, 158. 97	
Total\$	16 202 055 24
Total admitted assets	494, 177, 021, 03
LIABILITIES.	
No. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Insurance Department	
of the State of New York on the following tables of mortality and	
rates of interest, viz.:	
Actuaries' Table at 4 per cent, on policies issued prior to January	
1, 1898\$240,183,257.00	
Same for reversionary additions	
American Experience Table at 3½ per cent, on policies issued Jan-	
uary 1, 1898, to December 31, 1906, inclusive	
Same for reversionary additions 1,974.492.00	
American Experience Table at 3 per cent, on policies issued after	
December 31, 1906	
Net present value of annuities (including those in reduction of pre- miums) viz.:	
McClintock's Annuity Table at 4 per cent, on annuities issued prior	
to January 1, 1898 6, 590, 951.00	
3½ per cent. on same issued January 1, 1898, to December 31, 1906,	
inclusive 21,578,340,00	
3 per cent. on same issued after December 31, 1906 1,659,287.00	
Total\$420,149,018.00	
Deduct net value of risks of this company reinsured in other solvent	
companies	
Net reserve	420, 094, 742, 00
Present value of amounts not yet due on supplementary contracts not involving life	
contingencies	2,062,549.00
Liability on policies canceled and not included in "net reserve," upon which a sur-	
render value may be demanded	70,352.65
Claims for death losses due and unpaid	
Claims for death losses in process of adjustment, or adjusted and not due	
due	
ceived 1,406,366.49	
Claims for matured endowments due and unpaid	
Claims for death losses and other policy claims resisted by the company - 321.542.00	
Due and unpaid on annuity claims involving life contingencies 182,178.42	
Total policy claims	3,399,133.15
Due and unpaid on supplementary contracts not involving life contingencies	844-29
Premiums paid in advance, including surrender values so applied	662, 282. 24
Unearned interest and rent paid in advance	1,166,078.10
Commissions to agents due or accrued	2,821.76
Salaries, rents, office expenses, bills and accounts due or accrued (including \$3,749.41	1000000
expenses of real estate)	10,033.86
Medical examiners' and legal fees due or accrued Dividends or other profits due policyholders, including those contingent on payment	8, 631, 95
of outstanding and defended promiume	105 050 04

of outstanding and deferred premiums-----

Dividends declared on or apportioned to annual dividend policies, payable to	policy-
holders during 1908, whether contingent upon the payment of renewal pre-	emiums
or otherwise	\$ 1,166,117.90
Dividends declared on or apportioned to deferred dividend policies, payable to	policy-
holders during 1908	7, 144, 884, 12
Amounts set apart, apportioned, provisionally ascertained, calculated, declarated	ared or
held awaiting apportionment upon deferred dividend policies not inclu	ided in
item above	57,530,769.45
Deposits on account of pending insurance	150,772.01
Due sundry parties for collections made or deposits held for their account	571,634.94
Total liabilities	\$ 494 177 021 03

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endowr	Endowment Policies.	Term an cies, Incl Premiur	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year Issued during year Revived during year Increased during year	534,406 14,401 566 57	\$1,224,271,258.00 32,061,863.00 1,189,480.00	124, 426 3, 552 175 18	\$255,166,485.00 6,418,989.00 298,113.00	6,093 1,571 6 6	\$19, 465, 493, 00 5, 612, 005, 00 13, 163, 00	\$18,353,944.00 4,627,193.00 223.00	664,925 19,524 747 80	\$1,517,257,180.00 48,720,050.00 1,500,979.00
. Totals before transfers	549,430	1,257,522,601.00	128,171	261,883,587.00	7,675	25,090,661.00			
Transfers, deductionsTransfers, additions	643	2,113,571.00 677,259.00	160	697, 434.00 579, 634.00	51 400	231,825.00 1,785,937.00			
Balance of transfers	464	1,436,312.00	115	117,800.00	349	1,554,112.00			
Totals after transfers	548,966	1,256,086,289.00	128,286	261,765,787.00	8,024	26,644,773.00	22,981,360.00	685,276	1,567,478,209.00
Deduct ceased: By death	6,973	20,022,024.00	990	2,812,824.00		203,956.00	977,679.00	8,036	24,016,483.00
By expiry,	19 050	757,981.00	4 457	365,157.00	213	797,684.00	3.199.763.00	213	38, 466, 712, 00
By lapse By decrease	13,810	27,653,597.00 7,281,053.00	2,801	1,966,949.00	972	3,645,998.00	2,062.00	17.583	36,005,622.00
Total terminated	32,842	82,284,022.00	9,963	22, 788, 759, 00	1,258	5,060,285.00	4, 592, 735, 00	44,063	114, 725, 801, 00
Outstanding at end of year	516,124	1,173,802,267.00	118,323	238,977,028.00	6,766	21,584,488.00	18,388,625.00	641,213	1,452,752,408.00
Policies reinsured	81	4.878.170.00			5	246,230.00		88	5,124,400.00

EXHIBIT OF ANNUITIES-In force December 31, 1907: Number, 10,312; representing in annual payments, \$2,886,815.03.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year————————————————————————————————————		\$	14,513,767.00 403,500.00
Total Deduct ceased to be in force during the year	7.315 501	\$	14,917,267,00 868,526-00
Policies in force December 31, 1907	11		
Total		\$	173, 277. 00
mise, \$1  Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses: Cash-		_	173, 277. 00 373, 856. 53

# NATIONAL LIFE INSURANCE COMPANY OF VERMONT.

Incorporated November 13, 1848.

Commenced Business February 1, 1850.

Joseph A. DeBoer, President.

OSMAN D. CLARK, Secretary.

HARRY M. CUTLER, Treasurer.

Home Office, 116 State Street, Montpelier, Vermont.

### BALANCE SHEET.

Amount of net or ledger assets (as per balance) December 31 of previous year-----\$ 36,149,037.13

### INCOME.

First year's premiums on original policies, without deduction for com-		
missions or other expenses	475, 229.77	
Surrender values applied to pay first year's premiums	1,181.43	
Total first year's premiums on original policies\$	476,411.20	
Dividends applied to purchase paid-up additions and annuities	9,498-67	
Consideration for original annuities involving life contingencies	386, 317, 37	
Total new premiums\$	872,227.24	
Renewal premiums, without deduction for commissions or other ex-		
penses	4,913,613.91	
Dividends applied to pay renewal premiums	135, 929. 70	
Surrender values applied to pay renewal premiums	51.38	
Renewal premiums for deferred annuities	931.43	
Total renewal premiums\$	5,050,526.42	
Total premium income		5,922,753.66
Gross interest on mortgage loans\$	757, 157, 67	
Gross interest on bonds and dividends on stocks	623,003.99	
Gross interest on premium notes, policy loans or liens	300, 231, 33	
Gross interest on deposits in trust companies and banks	17, 913. 54	

Gross interest on other debts due the company\$ 10,647.98	
Gross discount on claims paid in advance 1,067-24	
Gross rent from company's property, including \$7,000 for company's	
occupancy of its own buildings 42,690.06	
Total gross interest and rents\$	1, 752, 711. 76
Gross profit on sale or maturity of ledger assets, viz.:	
Real estate	
Bonds 4,004.62	
Other assets 14,877.75	
Total	19,457.37
Profit from policy loans and premium notes repaid from claims	1,792.17
Profit from extra dividend N. E. Loan and Trust Company settlement	3.06
Profit from agency adjustment	1,294.26
Total income	7,698,012.28
Sum of both amounts\$	43,847,049.41
DISBURSEMENTS.	
For death claims, \$1,630,397.46; additions, \$4,291.67	

For death claims, \$1,630,397.46; additions, \$4,291.67	
Net amount paid for losses and matured endowments.	
For annuities involving life contingencies	
Surrender values paid in cash	
Surrender values applied to pay new premiums, \$1,181.43; to pay re-	
newal premiums, \$51.38	
Dividends paid to policyholders in cash	
Dividends applied to pay renewal premiums	
Dividends applied to purchase paid-up additions and annuities	
Total paid policyholders	
Expense of investigation and settlement of policy claims	
Paid for claims on supplementary contracts not involving life contin-	
gencies	4,701.00
Commissions to agents (less commission on reinsurance): first year's	3
premiums, \$218,960.06; renewal premiums, \$340,180.97; annuities	3
(original), \$19,339.45; (renewal), \$46.57	578,527.05
Salaries and allowances for agencies, including managers, agents and	1
clerks	71,282.40
Agency supervision, traveling and all other agency expenses	14,551.87
Medical examiners' fees, \$41,056.50; inspection of risks, \$4,031.91	45,088.41
Salaries and all other compensation of officers, directors, trustees and	1
home office employees	131,938.59
Rent, including \$7,000 for company's occupancy of its own buildings	
less \$151.66 received under sublease	48, 067-80
Advertising, \$31,049.36; printing and stationery, \$11,272.87; postage	
telegraph, telephone and express, \$24,619 89	
Legal expenses	650, 91
Furniture, fixtures, safes and home office supplies	13,905.67
Insurance taxes, licenses and department fees	151, 394, 25
Taxes on real estate	8,354,90
Repairs and expenses (other than taxes) on real estate	16, 133, 48
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate\$ 7,952.41	
Bonds 11,001.35	5
Other assets 27.80	)
Total	18,981.56
Taxes on personal property	
Home office—travel	
Investment expense	
Premium on bonds	
1 remium on points	. 0,001.00

Loss account:				
Mileage lost		\$	11.40	
Suit			3,500.00	
Dividends overpaid			1.01	
Agency adjustments			157.40	
Total disbursements			\$	
Balance				39,279,362.86
LEDGER ASSETS			_	
Book value of real estate			EE1 700 00	
fortgage loans on real estate			551,700.00	
oans made to policyholders on this company's policies assi	gned as co	n]_	10,000, 110,21	
lateral	gired as ci	01-	4 910 654 19	
remium notes on policies in force			1,483,941,93	
Book value of bonds		1	5,512,425.00	
ash in company's office			673, 72	
Deposited in trust companies and banks not on interest			30,711,06	
eposited in trust companies and banks on interest			990 979 94	
ills receivable, \$1.810.73; agents' balances, \$351.84			2,162.57	
Total ledger assets, as per balance		-		
Total ledger assets, as per balance			\$	39, 279, 362, 86
NON-LEDGER ASSETS	3.			
storest due (\$5.959.45) and a 1 (\$999.510.05)				
nterest due (\$5,959.45) and accrued (\$336,719.05) on mortgag aterest accrued on bonds	ges	\$	342,678.50	
nterest due (\$19,421.02) and accrued (\$169,023.59) on prem			223,759.18	
policy loans or liens	num note	S,	***	
terest accrued on other assets			188, 444, 61	
ents due (\$243,20) and accrued (\$1,023.91) on company's p		-	552.00	
lease	property (	or	1 000 11	
Total interest and rents due and accrued				756, 701. 40
	New			
ross premiums due and unreported on policies in force	Business.		Renewals.	
December 21 1007				
December 31, 1907	7,708.19	\$	344,141.65	
31, 1907	04.084.00			
	34.871.32	-	433, 392.62	
Totals\$	42,579.51	\$	777,534.27	
educt loading	8,515.90		155,506.85	
Net amount of uncollected and deferred premiums -\$				
		_		656.091.03
Gross assets				10 000 155 00
				40,692,155.29
DEDUCT ASSETS NOT ADMI				
gents' debit balances		-8	351.84	
ills receivable		-	1,810.73	
remium notes and loans on policies and net premiums	(above) is	n		
excess of the net value of their policies		_	35.64	
ook value of ledger assets over market value viz .				
Bonds				
Total				340.112.21
Total admitted assets				040+112-21
A COMMISSION GOOD LOAD			\$	40,352,043.08

# LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day	
of December, 1907, as computed by the company's actuary on the	
following tables of mortality and rates of interest, viz.:	
Actuaries' Table at 4 per cent, on all business in force issued prior	
to January 1, 1901\$24,183,750.50	
Same for reversionary additions 64,622.56	
American Experience Table at 3 per cent, on all business in force	
issued subsequent to January 1, 1901	
Same for reversionary additions 5,578.68  Net present value of annuities (including those in reduction of pre-	
miums), viz:	
McClintock's Annuitants' Mortality Tables, with interest at 31/2 per	
cent 2,822,571.45	
Net reserve\$	07 040 700 00
	35, 243, 782, 33
Present value of amounts not yet due on supplementary contracts not involving life	B0 158 07
contingencies, computed by the company's actuary	76, 157.85
Liability on policies canceled and not included in "net reserve," upon which a sur-	
render value may be demanded	5,724.79
Claims for death losses in process of adjustment, or adjusted and not	
due\$ 38,000.00	
Claims for death losses which have been reported and no proofs received 19,316.28	
Claims for matured endowments due and unpaid	
Claims for death losses and other policy claims resisted by the company 2,000.00	
Due and unpaid on annuity claims involving life contingencies 6,936.21	
Total policy claims	
	68, 325.49
Due and unpaid on supplementary contracts not involving life contingencies	30.00
Premiums paid in advance, including surrender values so applied	15,511.45
Unearned interest and rent paid in advance	533.42
Commissions to agents due or accrued	920.00
Salaries, rents, office expenses, bills and accounts due or accrued	15,000.00
Medical examiners' and legal fees due and accrued	2,618.00
State, county and municipal taxes due or accrued	136, 987. 45
Dividends or other profits due policyholders, including those contingent on payment	
of outstanding and deferred premiums	9,992.23
Dividends declared on or apportioned to annual dividend policies, payable to policy-	
holders during 1908, whether contingent upon the payment of renewal premiums or otherwise	190 170 DE
	138, 178. 95
Dividends declared on or apportioned to deferred dividend policies, payable to policy-	100 140 00
holders during 1908	106, 142, 08
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or	
held awaiting apportionment upon deferred dividend policies not included in item	
above	3,524,423.42
Extra life-rate endowment reserve	238,969.81
Unassigned funds (surplus)	768,745.81
Total liabilities	40 352 043 08

# EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

	Whole	Whole Life Policies,	Endown	Endowment Policies.	Term ar eies, Inc Premiu	Term and Other Poli- eies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total !	Total Numbers and Amounts.
4	Number.	Amount,	Number.	Amount.	Number.	Amount.	Amount,	Number.	Amount.
At end of previous year Issued during year Pielt up and extensions Revived during year	44, 598 3, 270 177 105	\$90,990,415,00 6,547,286,00 54,993.00 176,001.00 7,155.00	27,953 1,419 50 99	\$47,502,011.00 2,219,150.00 9,472.00 130,100.00 2,000.00	4,548 3,129 549 23	\$10, 195, 403.00 8, 185, 101.00 684, 571.00 71, 000.00 3, 000, 00	\$ 109,958.00	77,099 7,818 776 227	\$148, 797, 787.00 16, 968, 818.00 749, 036.00 377, 115, 03
Totals before transfers	48,150	97,775,850.00	29,521	49,862,733.00	8,249	19,139,075.00			1001100
Transfers, deductions.	12 64	17,107,00	17 20	35,000.00 32,500.00	62	134.287.00			
Balanee of transfers	52	125,680.00	00	2,500.00	55	123,180.00			
Totals after transfers	48, 202	97, 901, 530, 00	29,524	49,860,233.00	8,194	19,015,895.00	127,239.00	85,920	166.904.897.00
Deduct ceased: y death. maturity	439	1,138,905.00	191	427,947.00	35	67,521.00	4, 224, 00	999	1,638,597.00
By surrender By lapse By decrease	74 945 2,084 3	1,94,356,00 1,974,928.00 3,675,361.00 79,440.00	908 815 1	128,500.00 1,733,390.00 1,139,032.00 10,283.00	301 662 584	605, 924.00 173, 770.00 1, 720, 882,00 1, 565, 997.00	1,677.00	383 1,931 3,561	483, 479, 00 928, 780, 00 3, 883, 765, 00 6, 535, 275, 00
Total terminated	3,556	7,086,990.00	2,365	3,898,534,00	1.660	4, 134, 094.00	5,998.00	7.581	15, 125, 616, 00
Outstanding at end of year	44.646	90,814,540.00	27,159	45,961,699.00	6,534	14.881,801.00	121,241,00	78,339	151,779,281.00

EXHIBIT OF ANNUITIES—In force December 31, 1907; Number, 872; representing in annual payments, \$283,179.67.

Policies on the lives of citizens of said State in force December 31 of	Number.		Amount.
previous year	723	\$	875,759.72
Policies on the lives of citizens of said State issued during the year	284		401,796.63
Total	1,007	\$	1,277,556.35
Deduct ceased to be in force during the year	189		234,478.95
Policies in force December 31, 1907	818	\$	1,043,077.40
Losses and claims incurred during the year	- 5		16,000.00
Total	5	\$	16,000.00
Losses and claims settled during the year in cash	5		16,000.00
Premiums collected or secured in cash and notes or credits, without any			
deduction for losses, dividends, commissions or other expenses: Cash,			
\$31,396.89; notes or credits, \$1,995.37		_	33, 392, 26

# NEW YORK LIFE INSURANCE COMPANY.

Incorporated 1841.

Commenced Business 1845.

DARWIN P. KINGSLEY, President.

JOHN C. McCall, SEYMOUR M. BALLARD, Secretaries.

EDMUND D. RANDOLPH, Treasurer.

Home Office, 346 Broadway, New York City, N. Y.

# BALANCE SHEET.

MOOME	
INCOME.	
First year's premiums on original policies, without deduction————————————————————————————————————	416,633.60 556,740.00
Total new premiums	\$ 6,482,745.56
Renewal premiums, without deduction for commissions or other expenses, less \$156,029,44 for reinsurance on renewals  Dividends applied to pay renewal premiums  Surrender values applied to pay renewal premiums  Renewal premiums for deferred annuities	72,661,812.52 750,258.89 21,843.37
Total renewal premiums	\$73,457,563.55
Total premium income	cies
Gross interest on collateral loans	
Gross interest on bonds and dividends on stocks	14,508,457.30
Gross interest on premium notes, policy loans or liens	

Gross interest on deposits in trust companies and banks ----- 285,380.89

79, 940, 309.11 209, 954.75 27, 263.18

Gross interest on other debts due the company	\$ 545.58	
Gross discount on claims paid in advance		
Gross rent from company's property, including \$262,019.04 for com-		
pany's occupany of its own buildings	1,059,132.63	
Total gross interest and rents	\$	21,426,357.97
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate		
Bonds		
Total		85,962.74
Gross increase in book value of ledger assets, viz.:  Bonds	9 101 000 07	
Other assets		
Total		
Commissions advanced in previous years now refunded		184, 790, 46 194, 441, 71
Policy fees		27, 497, 26
Realized from sale of furniture, fixtures and books		6,833.50
Reimbursement of contribution made to the electoral campaign of 1904		54,019.19
Doubtful debts recovered		871.44
Total income	8	102, 158, 301.31
Sum of both amounts		568, 392, 619, 86
		0.010001000
DISBURSEMENTS.		
For death claims (less \$57,820.44 reinsurance), \$21,636,515.11; addi-		
tions, \$1,125,079,39	\$22,761,594.50	
tions, \$117,958.05	E 000 700 07	
Net amount paid for losses and matured endowments For annuities involving life contingencies		
Surrender values paid in cash		
Surrender values applied to pay renewal premiums		
Dividends paid to policyholders in cash	4,710,461.44	
Dividends applied to pay renewal premiums		
Dividends applied to purchase paid-up additions and annuities		
Total paid policyholders	348,048,866.50	
Expense of investigation and settlement of policy claims, including		7
\$12,210.54 for legal expenses	16,688.71	
Paid for claims on supplementary contracts not involving life contin- gencies	212,622.87	
Commissions to agents (less commission on reinsurance): first year's	212, 622, 87	
premiums, \$2,506,873.69; renewal premiums, \$1,304,640,73; annuities		
(original), \$11,951,05	3, 823, 465, 47	
Commuted renewal commissions	167,691.17	
Salaries and allowances for agencies, including managers, agents and		
Agency conversion troubles and all other agency		
Agency supervision, traveling and all other agency expenses	366, 144, 13	
Salaries and all other compensation of officers, directors, trustees and	000, 109.04	
home office employees	1,345,541.71	
Rent, including \$262,019.04 for company's occupancy of its own build-		
ings, less \$14,141.98 received under sublease	611.240.33	
Advertising, \$43,533.87; printing and stationery, \$205,273 62; postage,		
telegraph, telephone and express, \$235,053.60	483,861.09	
Furniture, fixtures and safes	49,615,47 22,047,34	
Insurance taxes, licenses and department fees	970, 124, 93	
Taxes on real estate	148, 408. 57	
Repairs and expenses (other than taxes) on real estate	269,953.01	

Gross loss on sale or maturity of ledger assets, viz.:		
Real estate		
Bonds 689.48		
Total \$	835.98	
Gross decrease in book value of ledger assets, viz.:		
Real estate\$ 2,000.00		
Bonds 5, 165, 428. 93		
Other assets 92,361.07		
Total	5,259,790,00	
Commissions advanced	3,661.68	
Paid agents under Nylic contracts	498,526.17	
Restaurant, \$37,641.22; premiums on fidelity bonds, \$9,594.53	47,235.75	
Custody of securities, \$19,617.49; papers, book and subscriptions,		
\$7,862,37	27,479.86	
Legislative expenses	14,068.76	
Association of Life Insurance Presidents, not including legislative ex-		
penses	9,695.99	
Expenses trustees' election, 1906	123, 555.23	
Expenses trustees' election, 1908	28,786.83	
Miscellaneous interest payments	1,986.97	
Inspection reports not in connection with new business	3,749.98	
Executive committee, miscellaneous expenses	12,912,55	
Exchange	47, 498, 52	
Doubtful debts marked off		
Accidents and errors	229.34	
Total disbursements		a. 510 001 10
Total disbursements		64,710,901.48
	_	
Balance		503,681,718.38
Balance		503, 681, 718.38
	=	503,681,718.38
LEDGER ASSETS.	i 12,721,861.05	503, 681, 718.38
LEDGER ASSETS.  Book value of real estate	12,721,861.05 50,217,704.06	503, 681, 718.38
LEDGER ASSETS.  Book value of real estate	5 12,721,861.05 50,217,704.06 900,000.00	503, 681, 718.38
LEDGER ASSETS.  Book value of real estate	5 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65	503, 681, 718, 38
LEDGER ASSETS.  Book value of real estate	5 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58	503,681,718.38
LEDGER ASSETS.  Book value of real estate	5 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 57,333,254.60	503, 681, 718.38
LEDGER ASSETS.  Book value of real estate	5 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 57,333,254.60 59,256.50	503,681,718.38
LEDGER ASSETS.  Book value of real estate	5 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 857,333,254.60 59,256.50 1,333,538.11	503, 681, 718, 38
LEDGER ASSETS.  Book value of real estate——————————————————————————————————	5 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 157,333,254.60 59,256.50 1,333,538.11 7,778,907.33	503, 681, 718, 38
LEDGER ASSETS.  Book value of real estate	\$ 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 157,333,254.60 59,256.50 1,333,538.11 7,778,907.33 220.13	503, 681, 718, 38
LEDGER ASSETS.  Book value of real estate	\$ 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 157,333,254.60 59,256.50 1,333,538.11 7,778,907.33 220.13 100,025.37	
LEDGER ASSETS.  Book value of real estate	\$ 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 157,333,254.60 59,256.50 1,333,538.11 7,778,907.33 220.13 100,025.37	
LEDGER ASSETS.  Book value of real estate	\$ 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 157,333,254.60 59,256.50 1,333,538.11 7,778,907.33 220.13 100,025.37	
LEDGER ASSETS.  Book value of real estate	\$ 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 57,333,254.60 59,256.50 1,333,538.11 7,778,907.33 220.33 100,025.37	
LEDGER ASSETS.  Book value of real estate——————————————————————————————————	\$ 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 157,333,254.60 59,256.50 1,333,534.17 7,778,907.33 220.13 100,025.37 \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$	
LEDGER ASSETS.  Book value of real estate	\$ 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 157,333,254.60 59,256.50 1,333,538.11 7,778,907.33 220.13 100,025.37 \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$	
LEDGER ASSETS.  Book value of real estate—	\$ 12,721,861.05 50,217,704.06 900,000.00 69,094,559.65 4,142,391.58 157,333,254.60 59,256.50 1,333,538.11 7,778,907.33 220.13 100,025.37 \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$	
LEDGER ASSETS.  Book value of real estate——————————————————————————————————	\$ 12,721,861.05 50,217,704.06 900,000.00 669,094,559.65 59,256.50 1,333,538.1 100,025.37 \$ 400,839.47 4,960,735.35 16,138.88 167,441.69	
LEDGER ASSETS.  Book value of real estate——————————————————————————————————	\$ 12,721,861.05 50,217,704.06 900,000.00 50,994,559.65 4,142,391.58 57,333,254.60 59,256.50 1,333,558.11 7,778,907.33 220.13 100,025.37 	
LEDGER ASSETS.  Book value of real estate—	\$ 12,721,861.05 50,217,704.06 900,000.00 50,994,559.65 4,142,391.58 57,333,254.60 59,256.50 1,333,558.11 7,778,907.33 220.13 100,025.37 	
LEDGER ASSETS.  Book value of real estate——————————————————————————————————	\$ 12,721,861,05 50,217,704,06 900,000,00 900,000,00 69,094,559,65 4,142,391,58 157,333,254,60 59,256,50 1,333,553,11 7,778,907,33 220,13 100,025,37 \$ 400,839,47 4,960,735,35 16,138,88 167,441,69 27,544,66 20,652,91	

Business. Renewals	s.
Gross premiums due and unreported on policies in force	
December 31, 1907	. 93
31, 1907	. 00
Totals\$ 308,632.62 \$ 9,674,958	5.93
Deduct loading 77,158.16 2.418,738	.98
Net amount of uncollected and deferred premiums \$ 231,474.46 \$ 7.256.216	5.95 
Gross assets	
DEDUCT ASSETS NOT ADMITTED.	010,102,102.10
Book value of ledger assets over market value, viz.:	
Bonds	.75
Branch office balances 220	. 13
Total	22,353,954.88
Total admitted assets	\$ 494,408,807.87
LIABILITIES.	
Net present value of all the outstanding policies in force on the 31st	
day of December, 1907, as computed by the Insurance Department	
of the State of New York on the following tables of mortality and	
rates of interest, viz.:	
Actuaries' Table at 4 per cent. on issues prior to 1901, except those	
bearing 3 per cent. guarantees\$208,969,122	400
American Experience Table at 3 per cent. on insurance bearing 3 per cent, guarantees	00
American Experience Table at 3½ per cent, on issues of 1901 and	.00
since, except those bearing 3 per cent, guarantees 4,050,748	.00
Same for reversionary additions 2,694,201	
Other tables and rates, viz.:	
Double American Experience Table at 3 per cent. on tropical insur-	
ances and those on impaired lives 20,857,096	.00
Sesqui American Experience Table at 3 per cent, on semi-tropical	00
insurances and those on partially impaired lives	.00
miums), viz.:	
Actuaries' Table at 4 per cent. on issues prior to 1901	.00
American Experience Table at 3 per cent. on issues of 1901 to 1906,	
inclusive 6,995,885	
McClintock's Annuity Table 3½ per cent. on issues of 1907	.00
Total\$433,031,834	.00
Deduct net value of risks of this company reinsured in other solvent	
companies	
Net reserve	
Present value of amounts not yet due on supplementary contracts not involving l	
Liability on policies canceled and not included in "net reserve," upon which a su	
render value may be demanded	
Claims for death losses in process of adjustment, or adjusted and not	
due\$ 861,712.	.15
Claims for death losses which have been reported and no proofs re-	E4
Claims for matured endowments due and unpaid	
Claims for death losses and other policy claims resisted by the com-	
pany 194, 860.	.79
Due and unpaid on annuity claims involving life contingencies 106,358	-62
Total policy claims	3,094,070.03

Premiums paid in advance, including surrender values so applied.	\$ 712,149.27
Unearned interest and rent paid in advance	1,599,729.96
Commissions due to agents on premium notes when paid	45, 148. 74
Commissions to agents due or accrued	20,298.74
Salaries, rents, office expenses, bills and accounts due or accrued	79,462.11
Medical examiners' and legal fees due or accrued	12,452.99
State, county and municipal taxes due or accrued	13,779.15
Dividends or other profits due policyholders, including those contingent on pay	ment
of outstanding and deferred premiums	
Dividends declared on or apportioned to annual dividend policies, payable to p	
holders during 1908, whether contingent upon the payment of renewal pren	
or otherwise	
Dividends declared on or apportioned to deferred dividend policies, payable to p	
holders during 1908	
Amounts set apart, apportioned, provisionally ascertained, calculated, declar	
held awaiting apportionment upon deferred dividend policies not included in	
above	
Reserve or surplus funds not otherwise included in liabilities, consisting of addi	
reserve on policies which the company voluntarily sets aside in excess of	
State's requirements, \$2,791,558; War Risk Fund, \$500,632; Mortality Fluctu	
Fund, \$500,000; Security Fluctuations and General Contingency Fund. \$7	
Total liabilities	\$ 494, 408, 807, 87

# EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies,	Term ar cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total]	Total Numbers and Amounts.
	Number.	Amount.	Number,	Amount.	Number.	Amount.	Amount.	Number,	Amount.
At end of previous year Issued during year Increased during year	610,168 43,713 1,825	\$1,251,252,345.00 99,583,533,00 3,323,500.00 2,788,953.00	344,686 17,292 982	\$646, 462, 149.00 29, 843, 191.00 1, 920, 800, 00 3, 749, 559.00	38,776 1,662 43	\$127,952,304.00 5,945,030.00 108,900.00 6,865,788.00	\$ 3,928,920.00 427,905.00 1,338.00	993,630 62,667 2,350	\$2,029,605,718.00 135,799,659.00 5,354,538.00 13,404,300.00
Totals before transfers	655, 206	1,356,948,331.00	362,960	681,975,699.00	40,481	140, 872, 022, 00		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Transfers, deductions	30, 228	57,330,900,00	14,560	24,330,500.00	3,905	5,546,900.00 84,408,400.00			
Balance of transfers	29,387	56.646,000,00	14,040	22, 215, 500.00	43,427	78,861,500.00			
Totals after transfers	625,819	1,300,302.331.00	348,920	659,760,199,00	83,908	219, 733, 522.00	4,368,163.00	1,058,647	2,184,164,215.00
Deduct ceased: By death By maturity	6,032	15, 171, 665.00	2,735	5,916,048.00	342	1,704,760.00	175,801.00 114,141.00	9,109	22, 967, 774.00 5, 876, 845,00
By surrender By lapse By lapse By decrease	10,255	23, 919, 200, 00 2, 615, 960, 00 9, 196, 629, 60	8,053	14,428,800,00 4,205,243.00 7,894,155.00	371	2,916,776.00	228,408.00 363.00	43, 230 18, 679 2, 799	20,007,560,00
Total terminated	17,488	50, 903, 454.00	14.687	38, 201, 994.00	44,074	89,199,370.00	518,213.00	76,199	178,823,031.00
Outstanding at end of year	608,381	1,249,398,877,00	834, 233	621, 558, 205.00	39,834	130, 534, 152.00	3,849,950.00	982, 448	2,005,341,184.00
Policies reinsured									3,348,564.00

EXHIBIT OF ANNUITIES-In force December 31, 1907: Number, 10,051; representing in annual payments, \$1,992.142.00.

2.824.28

37,284.87

### BUSINESS IN NORTH CAROLINA DURING 1907.

Dodding In House Chino Barris De Mario			
	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	5,966 437	\$	10, 855, 456, 00 751, 464, 00
Total Deduct ceased to be in force during the year	6, 403 491	\$	11,606,920.00 949,143.00
Policies in force December 31, 1907  Losses and claims unpaid December 31 of previous year  Losses and claims incurred during the year	5,912 3 68	\$	10,657,777.00 3,000.00 151,667.04
Total	71 67	\$	154,667.04 149,828.13
Losses and claims unpaid December 31, 1907	4 e	\$	4,838-91
Cash		_	341,260.49

# THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

Incorporated March 1857.

Commenced Business November 25, 1858.

H. L. Palmer, President.

A. S. HATHAWAY, Secretary,

Home Office, Corner Broadway and Michigan Street, Milwaukee, Wis.

## BALANCE SHEET. Amount of not or lodger assets (as nor halance) December 31 of previous year \$ 215 910 703 11

Amount of net of leager assets (as per barance) December 51 of previous year	210,310,100,11
income.	
First year's premiums on original policies, without deduction for commissions or other expenses. \$ 3,442,171.18 Dividends applied to purchase paid-up additions and annuities. \$97,554.87 Consideration for original annuities involving life contingencies. \$0,866.07 Consideration for supplementary contracts involving life contingencies. 1,335.41	
Total new premiums   Renewal premiums, without deduction for commissions or other expenses   \$25,440,909.23	4,521,927.53
Total renewal premiums	28,919,882.97
Total premium income	33,441,810.50 150,823.77

Premium notes, loans or liens restored by revival of policies..... Gross interest on mortgage loans \$ 5,182,459.91 Gross interest on bonds and dividends on stocks 3,077,634.99 Gross interest on premium notes, policy loans or liens ______ 1,182,407.82 Gross interest on deposits in banks....

Gross interest on other debts due the company.		
Gross discount on claims paid in advance		
Gross rent from company's property, including \$53,342.10 for com-		
pany's occupancy of its own buildings	264,857.47	
Total gross interest and rents	s	9,999,963.09
Gross profit on sale or maturity of ledger assets, viz.:	-	.,,,
Real estate		47,485.32
Gross increase in book value of ledger assets, viz.:		11,100.02
Real estate	\$ 2,000.00	
Old debt paid	8.00	
Recovered on real estate previously charged off	500.00	
Total		2,508.00
Total income		43,645,414.96
Sum of both amounts		250 556 119 07
Sum of both amounts		239,330,118.07
DISBURSEMENTS		
For death claims, \$7,727,024.49; additions, \$182,291.99	\$ 7 909 316 48	
For matured endowments, \$1,948,880; additions, \$72,523.61		
Net amount paid for losses and matured endowments		
For annuities involving life contingencies.		
Premium notes voided by lapse	5,642.88	
Surrender values paid in cash		
Dividends paid to policyholders in cash		
Dividends applied to pay renewal premiums		
Dividends applied to purchase paid-up additions and annuities	997,554.87	
Total paid policyholders	823,448,481,25	
Expense of investigation and settlement of policy claims, including		
\$2,080.01 for legal expenses		
Paid for claims on supplementary contracts not involving life con-		
tingencies	124,061.54	
Commissions to agents (less commission on reinsurance): first year's	101,000,01	
premiums, \$1,590,593.25; renewal premiums, \$2,105,991.33;		
annuities (original), \$221.04; (renewal), \$42.64		
Commuted renewal commissions	2,500.00	
Salaries and allowances for agencies, including managers, agents and	-1000.00	
clerks	8,999.94	
Agency supervision, traveling and all other agency expenses	4,274.49	
Medical examiners' fees, \$181,692.29; inspection of risks, \$26,221.37_	207,913.66	
Salaries and all other compensation of officers, directors, trustees		
and home office employees	636,340.75	
Rent for company's occupancy of its own buildings	53,342.10	
Advertising, \$7,064.35; printing and stationery, \$71,236.14; postage,		
telegraph, telephone and express, \$118,203.35	196,503,84	
Legal expenses (not noted above)	4,162.90	
Furniture, fixtures and safes	11,137.33	
Insurance taxes, licenses and department fees	762,819,69	
Taxes on real estate.	40,432.87	
Repairs and expenses (other than taxes) on real estate	123,753.57	
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate\$ 5,641.57		
Bonds		
Other assets		
Total	265,698.88	
44	200,000.88	
Gross decrease in book value of ledger assets, viz.:  Real estate	17,644.67	
Loan expenses.	160,259.67	
Traveling expenses	240.18	
Legislative expenses	21,396.74	

DOCUMENT IVO. IV.		Locasion
Frederic		
Exchange  Expenses incurred by reason of Wisconsin legislative investigating		
committee	970.50	
Expenses incurred in proceedings before Wisconsin Tax Commission	711.71	
Total disbursements		29,806,351 24
Balance		229,749,766,83
LEDGER ASSETS.	=	
Book value of real estate	\$ 2 203 123 60	
Mortgage loans on real estate	121,740,637.11	
Loans made to policyholders on this company's policies assigned as	5	
collateral Premium notes on policies in force	30,211,831.71	
Book value of bonds (excluding interest)	73, 440, 764, 36	
Cash in company's office	187,859,71	
Deposited in trust companies and banks on interest.	1,488,205.09	
Agents' balances.		
Total ledger assets, as per balance		229,749,766.83
NON-LEDGER ASSETS.		
Interest due (\$13,456.01) and accrued (\$1,730,892.30) on mortgages		
Interest accrued on bonds.  Interest due (\$143,952.81) and accrued (\$757,805,79) on premium	1,072,094.15	
notes policy loans or liens	901 759 60	
Rents accrued on company's property or lease	15,716.79	
Total interest and rents due and accrued		3,733,917.85
New		
Gross premiums due and unreported on policies in force	Renewals.	
December 31, 1907\$ 14,398.00	\$1,403,175.53	
Gross deferred premiums on policies in force December		
31, 1907 215, 162.00		
Totals		
Net amount of uncollected and deferred premiums _\$179,056.80		2,551,537.19
Gross assets		236,035,221.87
DEDUCT ASSETS NOT ADMITTED.		
Agents' debit balances Book value of ledger assets over market value, viz.:	8 21,469.14	
Bonds	3, 194, 506, 66	
Total		3,215,975,80
Total admitted assets		
	=	202 (313,240.01
LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the company on the		
following tables of mortality and rates of interest, viz.:		
Actuaries' Table at 4 per cent. on policies issued prior to Feb-	-	
ruary 1, 1899	4 021 776 00	
American Experience Table at 3 per cent, on policies issued on		
and after February 1, 1899	64,361,058.00	
Same for reversionary additions.  Net present value of annuities (including those in reduction of	2,141,073.00	
premiums), viz.:		
Actuaries' Table at 4 per cent.	532,727.00	
American Experience Table at 3 per cent.	286,751.00	
Net reserve	\$	199,621,745.00

Present value of amounts not yet due on supplementary contracts not involving	
	1,198,853.27
Liability on policies canceled and not included in "net reserve," upon which a	
	6,417.45
Claims for death losses due and unpaid. \$ 56,530.16	
Claims for death losses in process of adjustment, or adjusted and not	
Claims for death losses which have been reported and no proofs re-	
ceived	
Claims for matured endowments due and 287,868.00	
Claims for death losses and other policy claims resisted by the com-	
Due and unpaid on annuity claims involving life contingencies. 108,149.79 275.00	
Total policy of the	
Due and uppaid on average	778,631.44
Due and unpaid on supplementary contracts not involving life contingencies.	1,832.50
Premiums paid in advance, including surrender values so applied	67,764.50
Commissions to agents due or accrued  Salaries, rents, office expenses, bills, and	72,000.00
Salaries, rents, office expenses, bills and accounts due or accrued.	19,302.83
Medical examiners' and legal fees due or accounted.  State, county and municipal taxes due or accrued.  Dividends or other research.	48,929.94
Dividends or other profits due policyholders, including those contingent on pay-	10,000.00
	638,098.55
policyholders during 1908, whether contingent upon the payment of renewal	
Dividends declared on or apportioned to deferred dividend policies and the	5,421,655.00
	-
Amounts set apart, apportioned, provisionally assertained and all all and apportioned are all all and apportioned are all all and apportioned are all all all apportioned are all all all all all all all all all al	3,469,840.00
	10 000 100 00
Tando (surprus)	9,036,402.00
Total liabilities \$ 23	2,427,773.59
\$ 23	2,819,246.07

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies.	Term an cies, Incl Premiur	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total N	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Increased during year.	221,263 22,606 261 169	\$534,104,214.00 59,701,075.00 733,163.00	95,435 6,332 133 30	\$207,520,374.00 13,251,401.00 258,250.00	22,770 8,961 79 86	\$66,921,107.00 29,289,813.00 268,600.00	\$10,706,584.00 2,734,621.00 264.00	339,468 37,899 473 285	\$819,252,279.00 104,976,910.00 1,260,277.00
Totals before transfers	244,299	594,538,452.00	101,930	221,030,025.00	31,896	96,479,520.00			
Transfers, deductions.	1,406	1,890,940.00	543 379	1,226,346.00	1,452	4,071,927.00 2,079,224.00			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Balance of transfers.	909	2,187,160.00	164	194,457.00	442	1,992,703.00			
Totals after transfers	244,905	596,725,612.00	101,766	220,835,568.00	31,454	94,486,817.00	13,441,469.00	378,125	925,489,466.00
Deduct ceased: death maturity	2,216	5,906,650.00	538	1,551,590.00		400,474.00	174,202.00	2,858	8,032,916.00 2,054,171.00
	3,821	9,725,308,00 7,648,520,00 1,732,884,00	2,149	4,604,170.00 2,067,750.00 714,355.00	1,919	460,318.00 74,789.00 5,284,150.00 118,812.00	250,611.00 250,611.00 389.00 47,935.00	6,308 6,981	14.654.878.00 15,000.809.00 2,613.986.00
Total terminated	10,154	25,013,362.00	4,768	10,918,923.00	2,119	6,338,543.00	1,655,046.00	17,041	43,925,874.00
Outstanding at end of year	234,751	571,712,250.00	866,96	209,916,645.00	29,335	88,148,274.00	11,786,423.00	361,084	881,563,592.00
Policies reinsured.								***********	

EXHIBIT OF ANNUTIES-In force December 31, 1907: Number, 233; representing in annual payments, \$111,167.09.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	2,177 150	\$	4,246,218.00 373,000.00
Total	2,327 66	8	4,619,218.00 153,838.00
Policies in force December 31, 1907osses and claims incurred during the year	2,261 20	\$	4,465,380.00 44,761.00
Totalosses and claims settled during the year in cash	20 17	\$	44,761.00 34,761.00
osses and claims unpaid December 31, 1907.  Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex-	3	\$	10,000.00
penses=		_	140,252.88

# THE NORTH STATE MUTUAL LIFE INSURANCE COMPANY.

Incorporated February 28, 1906.

Commenced Business August 1, 1906.

J. W. GRAINGER, President.

W. B. BROWN, Secretary.

J. E. Hood, Treasurer.

Home Office, Kinston, N. C.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$100,000.00.

Amount of net or ledger assets (as per balance) December 31 of previous year. \$48,120.01 nerease of paid-up capital during the year 49,500.00

The second secon	10,000.00	
Extended at	\$	97,620.01
INCOME.		
First year's premiums on original policies, without deduction for commissions or other expenses, less \$328.31 for first year's rein-		
surance\$	45, 162.87	
urrender values applied to pay first year's premiums.	2,156.44	
Total first year's premiums on original policies\$	47,319.31	
Dividends applied to purchase paid-up additions and annuities	47.88	
Total new premiums	47,367.19	
tenewal premiums, without deduction for commissions or other ex-		
penses, less \$297.95 for reinsurance on renewals	6,900.28	
hividends applied to pay renewal premiums	35,46	
Total renewal premiums\$	6,935.74	
Total premium income	-	54 300 03

Gross interest on mortgage loans\$	3,513.13	
Gross interest on collateral loans	456.21	
Gross interest on bonds and dividends on stocks	210.00	
Gross interest on premium notes, policy loans or liens	318.84	
Total gross interest	\$	4,498.18
Borrowed money		5,000.00
Cash from sale of stock		1,600.00
Unassigned funds		40,667.06
Total income.	\$	106,068.17
Sum of both amounts	8	203,688.18
DISBURSEMENTS.		
For death claims, \$8,000; additions \$1,068.79\$	9,068.79	
<u> </u>		
Net amount paid for losses and matured endowments\$	9,068.79	
Dividends applied to pay renewal premiums.  Dividends applied to purchase paid-up additions and annuities	35. 46 47. 88	
-		
Total paid policyholders\$	9,152.13	
Expense of investigation and settlement of policy claims (legal ex-	400.00	
penses)	160.00	
premiums, \$20,686.98; renewal premiums, \$506.58	21, 193. 56	
Salaries and allowances for agencies, including managers, agents and	₽1,190.00	
clerks	3,178.57	
Agency supervision, traveling and all other agency expenses	5,555.42	
Medical examiners' fees, \$6,775.74; inspection of risks, \$403.80	7,179.54	
Salaries and all other compensation of officers, directors, trustees		
and home office employees	11,317.59	
Rent	358.00	
telegraph, telephone and express, \$785.54	4,463.21	
Furniture, fixtures and safes	402.50	
Insurance taxes, licenses and department fees	1.018.74	
Insurance on furniture and fixtures.	21.60	
General expenses	863, 69	
Total disbursements		64,864.55
Balance	8	138,823,63
LEDGER ASSETS.		100 (000.00
Mortgage loans on real estate	63,139.99	
Loans secured by pledge of bonds, stocks or other collateral Loans made to policyholders on this company's policies assigned as	12,004.20	
collateral	887, 35	
Premium notes on policies in force	9,356.80	
Book value of bonds (excluding interest), \$28,000; and stocks,	D1007.00	
\$19,000	47,000.00	
Cash in company's office	43.36	
Deposited in trust companies and banks not on interest	1,251.48	
Bills receivable, \$784.83; agents' balances, \$4,355.62.	5,140.45	
Total ledger assets, as per balance	\$	138,823.63
NON-LEDGER ASSETS.		
Interest due (\$44.61) and accrued (\$74.32) on mortgages\$	118.93	
Interest due on bonds	70.00	
Interest due on collateral loans	9.70	
Interest due on premium notes, policy loans or liens	316, 36	
Total interest due and accrued		514.99
Market value of bonds and stocks over book value		6,570.00

New Business.	Renewals.	
Gross premiums due and unreported on policies in force		
December 31, 1907\$ 6,641.50 \$	6,293.48	
Gross deferred premiums on policies in force December 31, 1907	983.81	
Totals	7,277,29	
Deduct loading 4,328.48	1,380.69	
Net amount of uncollected and deferred premiums, \$ 3,283.40 \$	5.896.60	
		9,180.00
Gross assets	8	155,088.62
DEDUCT ASSETS NOT ADMITTED.		
Agents' debit balances\$	4,355.62	
Bills receivable	784.83	
Premium notes more than three months due		
Total		6,420.34
Total admitted assets	\$	148,668.28
LIABILITIES.	_	
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the company on the		
following tables of mortality and rates of interest, viz.:		
Actuaries' Table at 4 per cent, on all policies except preferred		
dividends	21,502.00	
American Experience Table at 3½ per cent, on preferred divi-		
dend policies	5,663.00	
Total\$	27,201.00	
Reserve to provide for health and accident benefits contained in life		
policies	1,624.00	
Net reserve	\$	28,825.00
Claims for death losses in process of adjustment, or adjusted and not		
due\$  Zlaims for death losses and other policy claims resisted by the com-	1,000.00	
pany	5,000,00	
Due and unpaid on accident and health claims	157.49	
Total policy claims		0.488.40
Commissions due to agents on premium notes when paid		6,157.49 4,624.00
ledical examiners' and legal fees due or accrued		4,024.00
Borrowed money and interest thereon		5,000.00
ash from sale of stock, J. W. Grainger, trustee		1,600.00
apital stock		100,000.00
Jnassigned funds (surplus)		1,982.74
Total liabilities	9	149 669 99

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Total Numbers and Amounts.	Number. Amount.	209 \$ 212,400.00 1,757 1,757,200.00 149 188,400.00				2,115 2,158,100.00	7 14,000.00	231 237,300.00 42 10,000.00	280 261,300.00	1,835 1,896,800.00	9 22,500.00
Additions T Dividends.	Amount. Nu	\$ 100.00				100.00				100.00	
Term and Other Policies, Including Return Premium Additions.	Amount.	\$ 138,600.00 1,105,700.00 125,700.00	1,370,000.00			1,370,000.00	11,000.00	154,350.00	168,050.00	1,201,950.00	
Term an cies, Incl Premiur	Number.	1,035 1,035	1,257			1,257	9	¥:	161	1,096	
Endowment Policies.	Amount.	\$ 4,400.00 101,000.00 1,000.00	106,400.00			106,400.00		13,500.00	13,900.00	92,500.00	
Endowm	Number.	97	104			104		2001	15	688	
Whole Life Policies.	Amount.	\$ 69,400.00 550,700.00 61,700.00	681,800.00			6\$1,800.00	3,000.00	69,450.00	79,250.00	602,550.00	
Whole I	Number.	81 625 48	124			754	-	74	104	650	
. Classification.		At end of previous year. Issued during year. Revived during year. Increased during year.	Totals before transfers	Transfers, deductions	Balance of transfers	Totals after transfers	Deduct ceased: By death. By maturity	By expiry. By surrender. By lapse. By decrase	Total terminated	Outstanding at end of year	Policies reinsured

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	358 1,714	\$	400,800.00 1,704,700.00
Total	2,072 276	\$	2,105,500.00 253,400.00
Policies in force December 31, 1907.  Losses and claims incurred during the year.	1,796 7	8	1,852,100.00 14,000.00
TotalLosses and claims settled during the year in cash	7 5	\$	14,000.00 8,000.00
Losses and claims unpaid December 31, 1907.  Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex-	2	\$	6,000.00
penses: Cash, \$52,447.41; notes or credits, \$9,356.80		_	61,804.21

# PACIFIC MUTUAL LIFE INSURANCE COMPANY.

Incorporated December 28, 1867.

Commenced Business January, 1868.

GEORGE I. COCHRAN, President.

J. NEWTON RUSSELL, Jr., Secretary. GAIL

GAIL B. JOHNSON, Treasurer.

Home Office, N. E. Corner of Third and Hill Streets, Los Angeles, California.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$1,000,000.00.

. / 11 15 1 01 1 1 0 1 0 1

Amount of net or ledger assets (as per balance) December 31 of previo	us year\$	11,852,504.79
INCOME.		
First year's premiums on original policies, without deduction for commissions or other expenses, less \$6,067.13 for first year's reinsurance.  Surrender values applied to pay first year's premiums	\$ 665,801.04	
Total first year's premiums on original policies — Dividends applied to purchase paid-up additions and annuities — Surrender values applied to purchase paid-up insurance and annuities Consideration for original annuities involving life contingencies — — — — — — — — — — — — — — — — — — —	130,954.06 5,232.52	
Total new premiums		
penses, less \$24,408.69 for reinsurance on renewals	72, 158. 34	
Surrender values applied to pay renewal premiums  Total renewal premiums		
Total premium income Premium notes, loans or liens restored by revival of policies		3,718,881.37 6,198.29
Gross interest on mortgage loans Gross interest on collateral loans Gross interest on bonds and dividends on stocks	21,066.37	

Gross interest on premium notes, policy loans or liens\$	93, 376, 21	
Gross interest on deposits in trust companies and banks	10,404.38	
Gross interest on other debts due the company	28,273.71	
Gross rent from company's property, including \$24,000 for company's		
occupancy of its own buildings	65.189.72	
Total gross interest and rents-	9	641,982.88
Gross profit on sale or maturity of ledger assets, viz.:		0121502100
Real estate\$	30,484.83	
Bonds	11, 279, 94	
Stocks	5, 683, 54	
_		
Total		47,398.31
Agents' advances previously written off		3,415.45 796,809.55
Accident department income		796, 809.55
Total income	\$	5, 214, 685. 85
C 43 14		17 007 100 04
Sum of both amounts		17,067,190.64
DISBURSEMENTS.		
For death claims, \$859,411.31; additions, \$22,272\$	881,683.31	
For matured endowments, \$33,361; additions, \$480	33,841.00	
_		
Net amount paid for losses and matured endowments\$	915, 525. 31	
For annuities involving life contingencies	10,996,99 124,338,51	
Premium notes voided by lapse	226, 102, 95	
Surrender values paid in cash Surrender values applied to pay new premiums, \$909.24; topay renewal	220, 102. 90	
premiums, \$16,622.77	17,582.01	
Surrender values applied to purchase paid-up insurance and annuities-	5, 232 - 52	
Dividends paid to policyholders in cash	50, 474, 07	
Dividends applied to pay renewal premiums	72, 158, 34	
Dividends applied to purchase paid-up additions and annuities	130,954.06	
_		
Total paid policyholders	1,553,813-76	
Expense of investigation and settlement of policy claims, including	2 004 04	
\$6,392.29 for legal expenses	6,804.34	
Paid for claims on supplementary contracts not involving life contingencies	3,513.00	
Paid stockholders for interest or dividends	70,000.00	
Commissions to agents (less commission on reinsurance): first year's	10,000.00	
premiums, \$459,945.46; renewal premiums, \$204,572.41; annuities		
(original), \$286.91	664,804.78	
Commuted renewal commissions	7,000.00	
Salaries and allowances for agencies, including managers, agents and		
clerks	14,551.67	
Agency supervision, traveling and all other agency expenses	28, 476. 05	
Medical examiners' fees, \$57,748-15; inspection of risks, \$8,962.31	66,710.46	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	130.413.23	
Rent, including \$24,000 for company's occupancy of its own buildings	31,958.94	
Advertising, \$10,905.09; printing and stationery, \$21,803.77; postage,		
telegraph, telephone and express, \$14,409.32	47,118.18	
Legal expenses (not noted above)	14,396.37	
Furniture, fixtures and safes	345.71	
Insurance taxes, licenses and department fees	46,027.98	
Taxes on real estate-	5, 495. 82	
Repairs and expenses (other than taxes) on real estate	19,534.49	
Gross loss on sale or maturity of ledger assets, viz.:  Real estate		,
Bonds		
Stocks 1,483.70		
Other assets 540.00		
	40.001	
Total	19.261.46	

Gross decrease in book value of ledger assets, viz.:		
Real estate	107, 432, 13	
Tax on franchise	5,569.37	
Tax on personal property	713.37	
Exchange	717.90	
General expense	5,608.65	
State Department examination	5,866.43	
Library bureau	677.97	
Accident Department disbursements		
Total disbursements	\$	3,612,887.54
Balance	\$	13, 454, 303.10
LEDGER ASSETS.	_	
Book value of real estate	1 995 476 91	
Mortgage loans on real estate-		
Loans secured by pledge of bonds, stocks or other collateral		
Loans made to policyholders on this company's policies assigned as col-	000, 100, 10	
lateral	925, 702.38	
Premium notes and liens on policies in force	1,094,293.07	
Book value of bonds (excluding interest), \$4,761,051.35; and stocks,		
\$259,350.63	5,020,401.98	
Cash in company's office	111,478.69	
Deposited in trust companies and banks not on interest	233, 263.00	
Deposited in trust companies and banks on interest	232, 235, 77	
Bills receivable, \$1,923.54; deposited in banks that failed, \$4,930.63	6,854.17	
Unlisted assets, \$342.30; furniture and fixtures, \$66,806.87	67,149.17	
Total ledger assets, as per balance	\$	13, 454, 303, 10
NON-LEDGER ASSETS.		
Interest due (\$587.16) and accrued (\$32.694.93) on mortgages	33, 282, 09	
Interest accrued on bonds	85, 334, 06	
Interest accrued on collateral loans	1,693,83	
Interest due (\$6.083,07) and accrued (\$3,475,76) on premium notes, policy	11000100	
loans or liens	9,558.83	
Interest accrued on other assets	1,473.33	
Rents accrued on company's property or lease	8,629.60	
Total interest and rents due and accrued		400 074 74
Market value of real estate over book value		139, 971, 74 51, 979, 71
Market value of real estate over book value		
Due from other companies for losses or claims on policies of this compan		34,689.37 15,000.00
	ly Temsureu-	15,000.00
New Business.	Renewals.	
Gross premiums due and unreported on policies in force		
December 31, 1907\$ 181, 365, 54 \$	289,920,29	
Gross deferred premiums on policies in force December		
31, 1907	298,345.20	
Totals \$ 210,762.78 \$	588, 265, 49	
Deduct loading 126,457.67	73,533.18	
		500 00F 10
Net amount of uncollected and deferred premiums. \$ 84,305.11 \$ Separate non-ledger assets of Accident Department		599, 037.42 213, 348, 35
beparate non-reager assets of Accident Department		213, 343, 35

1,000,000.00

316,959.21

### DEDUCT ASSETS NOT ADMITTED,

DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures and safes\$	66,806.87	
Unlisted assets	342.30	
Bills receivable	1,923.54	
Premium notes and loans on policies and net premiums (above) in ex-		
cess of the net value of their policies	117, 115-00	
Book value of ledger assets over market value, viz.:		
Bonds	165, 441, 35	
Cash in banks that failed	4,930.63	
Total		050 550 00
		356,559.69
Total admitted assets	\$	14, 151, 770, 00
LIABILITIES.	-	
Net present value of all the outstanding policies in force on the 31st		
day of December, 1907, as computed by the State Department on		
the following tables of mortality and rates of interest, viz.:		
Actuaries' Table at 4 per cent. on all policies issued prior to Janu-		
ary 1, 1901	E E00 E90 10	
Same for reversionary additions	146,143,18	
American Experience Table at 3½ per cent, on all policies issued	140,146.18	
	5,758,719.69	
from December 31, 1900, to December 31, 1907	714, 402. 01	
	714,402.01	
American Experience Table at 3 per cent. on 1907 edition annual	0.000.01	
dividend policies issued during 1907	8,360.31	
Net present value of annuities (including those in reduction of pre-		
miums), viz.:		
American Table of Mortality 3½ per cent. interest	92,015.34	
Total\$	12,312.226.71	
Deduct net value of risks of this company reinsured in other solvent		
companies	102,046.63	
Net rescrye	8	12, 210, 180, 08
Present value of amounts not yet due on supplementary contracts not in		12,210,100.00
contingencies, computed by the State Department		11, 164, 68
Claims for death losses in process of adjustment, or adjusted and not		11,104.00
due		
Claims for death losses which have been reported and no proofs received-		
Claims for death losses and other policy claims resisted by the company-		
Total policy claims		126,766.54
Unearned interest and rent paid in advance		23,025.32
Commissions due to agents on premium notes when paid		2,423,37
Salaries, rents, office expenses, bills and accounts due or accrued		2,552.27
Medical examiners' and legal fees due or accrued		12,160.55
State, county and municipal taxes due or accrued		7,835.62
Commissions due and accrued on conservative life contracts		16,296.13
Premiums due reinsurance companies		2,358.02
Interest due and accrued on reinsurance fund		1,397.10
Accident Department liabilities		418,651.11
		1 000 000 00

Total liabilities _____ \$ 14,151,770.00

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endow	Endowment Policies.	Term and Includ Premiu	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total l	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount,	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year. Increased during year.	34,660 145 364	\$59, 693, 461, 00 276, 609, 00 681, 426, 00 113, 945, 00	9,727 102 138	\$12,781,484.00 139,940.00 139,617.00 47,451.00	10, 696 9, 941 17	\$18,553,861.00 17,911,064.00 35,123.00 15,140.00	\$ 1,605,281.00 288,717.00	65,083 10,188 509	\$ 92,634,087.00 18,616,220.00 756,166.00 176,536.00
Totals before transfers	86,159	60,665,341.00	9,967	13,108,492.00	20.654	36,615,178.00			
Transfers, deductions	205	400,234.00 11,406,876.00	1,366	1,778,420.00	6,783	13, 283, 296.00 654, 620.00			
Balance of transfers	6,110	11,006,642.00	1,288	1,622,034.00	6,398	12,628,676.00			
Totals after transfers	40,269	71,671,983.00	11,256	14,730,626.00	14,256	23,886,502.00	1,893,998.00	65,780	112,183,009.00
Deduct ceased: by death. y maturity	363	703,952.00	8.88	116, 642.00 33, 361.00		56,447.00	21,887.00	487	898,928.00
by expiry. By surrender By lapse By decrease	1,603	1,139,780.00 2,272,619.00 974,024.00	142 602	195, 519, 00 436, 394, 00 375, 807, 00	209	29,000.00 358,104.00 139,956.00	20,459.00	4,085 602 2,314	1,384.758.00 3,067,117.00 1,489.787.00
Total terminated	2,406	5,090,875,00	773	1,157,723.00	4,940	8,003,024.00	42,826.00	8,119	14.293,948.00
Outstanding at end of year	37,868	66,581,608.00	10,482	13, 572, 803.00	9.316	15,883,478.00	1,851,172.00	57,661	97,889,061.00
Policies reinsured								086	1 858 185 00

EXHIBIT OF ANNUITIES—In force December 31, 1907: Number, 121; representing in annual payments, \$12,143.25.

451.69

# BUSINESS IN NORTH CAROLINA DURING 1907.

	Number.	An	count.
Policies on the lives of citizens of said State in force December 31 of pre- vious year	725 20	\$	841,538.00 24,869.00
Total Deduct ceased to be in force during the year	745 138		866,407.00 168,554.00
Policies in force December 31, 1907 - Losses and claims unpaid December 31 of previous year Losses and claims incurred during the year.	1	\$	697, 853.00 1,000.00 13,045.00
Total	10	\$	14,045.00 10,045.00
Losses and claims unpaid December 31, 1907  Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses: Cash-		\$	4,000.00 24,854 86

# PENN MUTUAL LIFE INSURANCE COMPANY.

Incorporated February 24, 1847.

Commenced Business May 25, 1847.

George K. Johnson, President. John Humphreys, Secretary and Treasurer. Home Office, 921, 923 and 925 Chestnut Street, Philadelphia, Pa.

.277.04

BALANCE SHEET.	
Amount of net or ledger assets (as per balance) December 31 of previous year\$	81,020
INCOME.	
First year's premiums on original policies, without deduction for commissions or other expenses, less 88,798.18 for first year's reinsurance	
Surrender values applied to pay first year's premiums 3,499.77	
Total first year's premiums on original policies. \$ 1,765,524.36  Dividends applied to purchase paid-up additions and annuities. 120,268.06  Surrender values applied to purchase paid-up insurance and annuities. 250,189.06  Consideration for original annuities involving life contingencies. 158,730.49  Consideration for supplementary contracts involving life continuities.	
gencies5,655.98	
Total new premiums \$ 2,300,867.88 Renewal premiums, without deduction for commission or other ex-	
penses, less \$67,931.42 for reinsurance on renewals12,348,053.63	
Dividends applied to pay renewal premiums 1,024,524.01	
Surrender values applied to pay renewal premiums 17,748.00 Renewal premiums for deferred annuities 9,758.22	
Total renewal premiums \$13,400,083.86	
Total premium income	15,70

-/		
Consideration for supplementary contracts not involving life con-		
tingencies		290,439.49
Premium notes, loans or liens restored by revival of policies		5,848.62
Gross interest on mortgage loans	1,732,257.91	
Gross interest on collateral loans	109,146.57	
Gross interest on bonds and dividends on stocks	1,570,977.69	
Gross interest on premium notes, policy loans or liens.	639,654.38	
Gross interest on deposits in trust companies and banks		
Gross interest on other debts due the company	16,582.07	
Gross rent from company's property, including \$47,800 for com-		
pany's occupancy of its own buildings		
Total gross interest and rents		4,245,307,32
Gross profit on sale or maturity of ledger assets, viz.:		1,210,001.02
Real estate\$	9 195 49	
Bonds		
Total		33,806.34
Bonus on mortgage loans		2,500.00
Bonus on collateral loans		2,925.83
Suspended bank dividends		1,209.39
Total income	\$	20,282,488.68
Sum of both amounts		101,302,765.72
DISBURSEMENTS.		
For death claims (less \$45,000 reinsurance), \$4,571,358.80; addi-		
tions, \$36,954	4 608 312 80	
For matured endowments, \$1,286,967.25; additions, \$44,761		
_		
Net amount paid for losses and matured endowments \$		
For annuities involving life contingencies		
Premium notes voided by lapse		
Surrender values paid in cash	1.029.936.30	

For matured endowments, \$1,286,967.25; additions, \$44,761	1,331,728.25
Net amount paid for losses and matured endowments \$	5,940,041.05
For annuities involving life contingencies	255,675.94
Premium notes voided by lapse	63,816.07
Surrender values paid in cash	1,029,936.30
Surrender values applied to pay new premiums, \$3,499.77; to pay	
renewal premiums, \$17,748	21,247.77
Surrender values applied to purchase paid-up insurance and annui-	
ties	250,189.00
Dividends paid to policyholders in cash	216,293.37
Dividends applied to pay renewal premiums	1,024,524.01
Dividends applied to purchase paid-up additions and annuities	120,268.00
Total paid policyholders	8,921,991.51
Expense of investigation and settlement of policy claims, including	
\$5,583.82 for legal expenses	12,087.67
Paid for claims on supplementary contracts not involving life con-	
tingencies.	151,557.92
Commissions to agents (less commission on reinsurance): first year's	
premiums, \$822,146.26; renewal premiums, \$822,268.67; annui-	
ties (original), \$7,283.48; (renewal), \$614.40	1,652,312.81
Commuted renewal commissions	23,237.54
Salaries and allowances for agencies, including managers, agents and	
clerks	97,079.02
Agency supervision, traveling and all other agency expenses	18,976.97
Medical examiners' fees, \$115,850.45; inspection of risks, \$14,038.72.	129,889.17
Salaries and all other compensation of officers, directors, trustees and	
home office employees	337,281.86
Rent, including \$47,800 for company's occupancy of its own	
buildings	119,671.24
Advertising, \$20,534.97; printing and stationery, \$42,925.02; post-	
age, telegraph, telephone and express, \$40,999.18	104,459.17

Legal expenses (not noted above)	\$ 11,824.20	
Furniture, fixtures and safes	11,261.78	
Insurance taxes, licenses and department fees.	456,924.43	
Taxes on real estate	37,634.12	
Repairs and expenses (other than taxes) on real estate	54, 191. 62	
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate	3,665.00	
Gross decrease in book value of ledger assets, viz.:		
Bonds		
Home office expenses	56,264.78 739.26	
Damages on account Omaha, Neb., property  Award and damages under two policies		
Agents' balances charged off		
		42 245 205 25
Total disbursements		12,237,087.37
Balance		89,065,678.35
LEDGER ASSETS.		
Book value of real estate	\$ 2,153,449.43	
Mortgage loans on real estate		
Loans secured by pledge of bonds, stocks or other collateral	1,841,489.41	
Loans made to policyholders on this company's policies assigned as		
collateral	10,681,657.00	
Premium notes on policies in force, of which \$5,141.75 is for first		
year's premiums		
Book value of bonds (excluding interest), \$34,677,724.50; and stocks,		
\$402,726.12		
Cash in company's office		
Bills receivable, \$327,082.51; agents' balances, \$13,366.46		
Bills receivable for premiums		
Total ledger assets, as per balance		89,065,678.35
NON-LEDGER ASSETS.		
Interest due (\$352.50) and accrued (\$582,519.99) on mortgages		
Interest accrued on bonds		
Interest accrued on collateral loans		
Interest due (\$3,270.06) and accrued (\$4,058.77) on premium		
notes, policy loans or liens		
Rents due (\$1,436.50) and accrued (\$5,456.43) on company's prop- erty or lease		
Total interest and rents due and accrued	0,002.00	1,141,183,46
		111111100111
New Business,	Renewals.	
Gross premiums due and unreported on policies in force		
December 31, 1907\$100,010.54	\$ 1,154,869.00	
Gross deferred premiums on policies in force December		
31, 1907 94,310.94	983,216.78	
Totals\$194,321.48	\$ 2,138,085.78	
Deduct loading	453,274.19	
Net amount of uncollected and deferred pre-	e 1 691 911 20	1,837,936.92
miums \$153,125.33		1,633.05
Secured profits on real estate under contracts of sale		2,950.00
	_	
Gross assets	\$	92,049,081,78

# DEDUCT ASSETS NOT ADMITTED

Cash advanced to or in the hands of agents 327,0	\$ 2,439,816.17
LIABILITIES.	
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Pennsylvania Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on all life business issued prior to	
May 1, 1896. \$48,284,8  American Experience Table at 3\(\frac{1}{2}\) per cent. on all life business issued since May 1, 1896, and prior to May 1, 1902. 7,821,0  American Experience Table at 3 per cent. on all life business	027.00
issued since May 1, 1902	
McClintock's 3½ per cent. table	399.00
Net reserve.  Present value of amounts not yet due on supplementary contracts not invo life contingencies, computed by the company's actuary  Claims for death losses in process of adjustment, or adjusted and not	lving 1,783,297.00
due. \$ 461,8  Matured credits awaiting proof. 24,6  Claims for death losses and other policy claims resisted by the company (\$12,129 from former years). 17,1	581.00
Total policy claims.  Premiums paid in advance, including surrender values so applied.  Unearned rent and interest paid in advance.  Commissions due to agents on premium notes when paid.  Medical examiners' and legal fees due or accrued.  State, county and municipal taxes due or accrued.  Dividends or other profits due policyholders, including those contingent on	65,064.48 333,936.76 26,951.46 10,558.00 518,288.09
ment of outstanding and deferred premiums Dividends declared on or apportioned to deferred dividend policies, payak policyholders during 1908. Amounts set apart, apportioned, provisionally ascertained, calculated, dec	219,726.72 ble to 164,637.95
amounts set apart, apportonen, provisionally ascertained, calculated, dec or held awaiting apportionment upon deferred dividend policies not incl in item above Special 34 per cent. reserve. Trust deposits. Unassigned funds (surplus)	luded 6,088,365,36 2,032,539,00 6,310,00
Total liabilities	

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

					Term an	Term and Other Poli-	Additions		The same of the same of
Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies.	cies, Incl Premiur	cies, Including Return Premium Additions.	to Policies by Dividends.		Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year. Increased during year.	93,711 9,384 675 110	\$216, 819, 351.00 23, 695, 587.00 1, 430, 822.00 341, 755.00	41,548 2,560 308 106	\$84,910,164.00 4,846,742.00 498,622.00 265,384.00	29,323 7,945 2,612 416	\$93,089,867.00 31,395,446.00 5,377,775.00 1,317,597.00	\$ 1,500,140.00 196,438.00	146,582 19,889 3,595 632	\$396,319,522.00 59,937,775.00 7,503,657.00 1,924,716.00
Totals before transfers	103,880	242,287,515.00	44,522	90,520,892.00	40,296	131, 180, 685.00			
Transfers, deductions.	110	341,755.00	106	265,364.00 212,755.00	416 63	1,317,597.00			
Balance of transfers.	378	1,160,337.00	25	52,609.00	353	1,107,728.00			
Totals after transfers	104,258	243,447,852.00	44,497	90,468,283.00	39,943	130,072,957.00	1,696,578.00	188,698	465,685,670.00
Deduct ceased: By death, By death, By maturity By exply By surrender By lapter By lapter By decrease.	989 15 878 3,933	3,152,681.00 2,062,913.00 7,895,520.00 863,427.00	330 558 1,780 114	764,427.00 1,322,571.00 1,430,567.00 2,870,948.00 494,645.00	209 1,282 3,342 416	857,438.00 2,479,608.00 2,929,570.00 10,575,161.00 1,812,432.00	34,535.00 40,759.00 43,451.00 5,154.00 4,218.00	1,528 1,558 1,051 2,918 9,055 643	4,800,081.00 1,383,330.00 2,568,983.00 6,466,501.00 21,346,783.00 3,174,722.00
Total terminated	5,928	14,063,916.00	3,540	6,883,158.00	6.285	18,654,209.00	128,117.00	15,753	39,729,400.00
Outstanding at end of year	- 98,330	229,383,936.00	40,957	83,585,125.00	33,658	111,418,748.00	1,568,461.00	172,945	425,956,270.00
Policies reinsured									3,755,500.00

EXHIBIT OF ANNUTRIES—In force December 31, 1907: Number, 1,091; representing in annual payments, \$439,157,00.

37,730.07

# BUSINESS IN NORTH CAROLINA DURING 1907,

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	4,628 421	\$	8,590,986.00 1,022,600.00
Total	5,049 181	\$	9,613,586.00 630,770.00
Policies in force December 31, 1907 Losses and claims unpaid December 31 of previous year Losses and claims incurred during the year	4,868 3 43	\$	8,982,816.00 3,000.00 124,034.57
Total Losses and claims settled during the year in cash	46 42	\$	127,034.57 121,034.57
Losses and claims unpaid December 31, 1907.  Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex-	4	8	6,000.00
penses		_	299,498.11

# PHILADELPHIA LIFE INSURANCE COMPANY.

Incorporated October 4, 1905.

Commenced Business October 16, 1905.

A. J. MALONEY, President.

WILLIAM H. HUBBARD, Secretary,

Total gross interest .----

GEORGE W. MELVILLE, Treasurer,

Home Office, North American Building, Philadelphia, Pa.

# CAPITAL STOCK.

Amount of capital paid up in cash, \$559,590.00.

Extended at -----\$ 878,797.74

### NICOME

	INCOME.		
	rst year's premiums on original policies, without deduction for com- missions or other expenses, less \$2,594.47 for first year's reinsur- ance \$ vidends applied to purchase paid-up additions and annuities	277,361.34 18.45	
R	Total new premiums \$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	277, 379, 79	
D	penses, less \$2,920.75 for reinsurance on renewalsividends applied to pay renewal premiums	400,443.95 2,098.48	
	Total renewal premiums\$	402, 542, 43	
	Total premium income		679,922.22
G	ross interest on collateral loans	4,671.71	
G	ross interest on bonds and dividends on stocks	28,559.68	
G	ross interest on premium notes, policy loans or liens	1.037.57	
G	ross interest on deposits in trust companies and banks	467.67	
G	ross interest on other debts due the company	2,993,44	

Gross profit on sale or maturity of ledger assets, viz.:  Bonds		1,350.71
Premium on capital stock		15,847.50
Total income		734, 850. 50
Sum of both amounts	8	1,613,648.24
DISBURSEMENTS.		
For death claims\$	59, 553. 00	
Net amount for losses\$	59, 553, 00	
Surrender values paid in cash	440.00	
Dividends paid to policyholders in cash	230.50	
Dividends applied to pay renewal premiums	2,098.48	
Dividends applied to purchase paid-up additions and annuities	18.45	
Total paid policyholders\$	62,340,43	
Expense of investigation and settlement of policy claims, including	021010-10	
\$25 for legal expenses	150.35	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$192,526.80; renewal premiums, \$29,811.43	222,338.23	
Salaries and allowances for agencies, including managers, agents and		
clerks	4, 412. 94	
Agency supervision, traveling and all other agency expenses	851.76	
Medical examiners' fees, \$12,750.50; inspection of risks, \$1,572.46	14,322.96	
Salaries and all other compensation of officers, directors, trustees and	EO 051 EO	
home office employees	52,054.52 4,524.96	
RentAdvertising, \$2,685.74; printing and stationery, \$5,459.54; postage, tele-	4,024,00	
graph, telephone and express, \$8,073.27	16,218.55	
Legal expenses (not noted above)	3,600,15	
Furniture, fixtures and safes	555.94	
Insurance taxes, licenses and department fees	11,730.39	
Gross decrease in book value of ledger assets, viz.:		
Bonds	1,359.75	
Decrease in capital stock not yet issued-liability	1,823.70	
Decrease in agents' credit balances	3,587.06	
Total disbursements		399,871.69
Balance	\$	1,213,776.55
	=	
LEDGER ASSETS.		
Mortgage loans on real estate	110,700 00	
Loans secured by pledge of bonds, stocks or other collateral	10,000.00	
Loans made to policyholders on this company's policies assigned as col-	4 000 50	
lateral	4,236.68	
Premium notes on policies in force	26,989-94 888,924.81	
Book value of bonds (excluding interest)  Cash in company's office	1,630,36	
Deposited in trust companies and banks on interest	167, 165. 47	
Agents' balances	4, 129. 29	
		1, 213, 776. 55
Total ledger assets, as per balance		1,210,110.00
NON-LEDGER ASSETS.		
Interest accrued on mortgages	679.17	
Interest accrued on bonds		
Interest accrued on collateral loans	93.33	
Interest accrued on premium notes, policy loans or liens	54.97	
Interest accrued on other assets	369. 47	
Total interest accrued		13, 339, 22
Market value of bonds and stocks over book value		5, 029.52.

New Business.	R	enewals.	
Gross premiums due and unreported on policies in force December 31, 1907	\$	16,635.00	
Gross deferred premiums on policies in force December 31, 1907		5,797.00	
Totals	\$	22, 432 00 4, 480.00	
Net amount of uncollected and deferred premiums. \$ 7,088.00	8	17,952.00	25,040.00
Gross assets		\$	1,257,185.29
DEDUCT ASSETS NOT ADMITTED.			
Agents' debit balances		4, 129. 29	
Premium notes and loans on policies and net premiums (above) in ex			
cess of the net value of their policies	-	4,893.00	
Total			9,022.29
Total admitted assets		\$	1,248,163.00
LIABILITIES,		_	
Net present value of all the outstanding policies in force on the 31s			
day of December, 1907, as computed by the Pennsylvania Insurance			
Department on the following tables of mortality and rates of in			
terest, viz.:			
American Experience Table at 3½ per cent. on all policies		349,113.00	
Same for reversionary additions	-	17.00	
Total		349,130.00	
Deduct net value of risks of this company reinsured in other solven companies			
		2,563.00	
Net reserve		\$	346, 567. 00
Claims for death losses in process of adjustment, or adjusted and no due		11,000.00	
Claims for death losses and other policy claims resisted by the com		11,000.00	
pany		5,000.00	
Total policy claims	_		16,000.00
Premiums paid in advance, including surrender values so applied			3,186,63
Commissions due to agents on premium notes when paid			2,024,25
Salaries, renta, office expenses, bills and accounts due or accrued			530.95
Medical examiners' and legal fees due or accrued			1,188.50
Dividends or other profits due policyholders, including those continger			
of outstanding and deferred premiums			2,084.24
Dividends declared on or apportioned to annual dividend policies, pay holders during 1908, whether contingent upon the payment of rene			
or otherwise			36,074.00
Amounts set apart, apportioned, provisionally ascertained, calculate			30,014.00
held awaiting apportionment upon deferred dividend policies no			
item above			232.00
On account capital stock not yet issued			138.00
Capital stock			559, 590.00
Unassigned funds (surplus)		_	280, 547. 43
Total liabilities		\$	1,248,163.00

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole I	Whole Life Policies.	Endown	Endowment Policies.	Term an cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total N	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year Revived during year Increased during year	4,501 2,082 107	\$16,300,816.00 6,907,751.00 324,000.00	243 348 17	\$ 727,200.00 809,000.00 62,000.00	88.4	\$ 411,500.00	\$ 40.00	4,827 2,472 124	\$ 17,439,516.00 7.880,291.00 386,000.00
Totals before transfers	699	23, 532, 567.00	809	1,598,200.00	125	575,000.00	40.00	7,428	25,705,807.00
Transfers, deductions									
Balance of transfers									
Totals after transfers									
Deduct ceased: By death By maturity	22	74,600.00						24	74,600.00
By expury By surrender By lapse By decrease	1.703	6,956,000.00	56	10,000.00 168,200.00 17,500.00	54	283,000.00		1,813	7,407,200.00 7,407,200.00 138,810.00
Total terminated	1,730	7,149,910.00	57	195, 700.00	19	286,000.00		1,841	7,630,610.00
Outstanding at end of year	4,960	16, 382, 657, 00.	551	1,402,500.00	1.1	290,000.00	40.00	5,582	18,075,197.00
Policies reinsured					54	350,000,00		54	350,000.00

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	21 82	\$	42,000.00 185,000.00
Total Deduct ceased to be in force during the year	103 35	\$	227,000.00 68,500.00
Policies in force December 31, 1907.  Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses:		\$	158, 500. 00
Cash		,	5,962 26

# PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

Incorporated May, 1851.

Commenced Business May, 1851.

JOHN M. HOLCOMBE, President. SILAS H. CORNWELL, Secretary.

Home Office, 49 Pearl Street, Hartford, Conn.

# BALANCE SHEET.

Amount of net or ledger assets (as per balance) December 31 of previous year ___\$ 21,233,413.95

# INCOME.

First year's premiums on original policies, without deduction for

commissions or other expenses, less \$6,937.86 for first year's reinsurance	436,545.28 1,407.35	
Total first year's premiums on original policies\$  Dividends applied to purchase paid-up additions and annuities  Surrender values applied to purchase paid-up insurance and annui-	437,952.63 123,772.00	
ties	61,666.00	
Consideration for original annuities involving life contingencies	15,124.30	
Total new premiums.  Renewal premiums, without deduction for commissions or other ex-		638,514.93
penses, less \$34,627.16 for reinsurance on renewals\$	3,007,522.84	
Dividends applied to pay renewal premiums.	283,846.70	
Surrender values applied to pay renewal premiums	16,260.68	
Total renewal premiums \$	3,307,630,22	
Total premium income		3,946,145.15
Consideration for supplementary contracts not involving life continge	encies	4,300.00
Gross interest on mortgage loans\$	689,357.96	
Gross interest on bonds and dividends on stocks	258,762.50	
Gross interest on premium notes, policy loans or liens	117,791.72	
Gross interest on deposits in trust companies and banks	10,650.75	
Gross interest on other debts due the company	146.43	
Gross discount on claims paid in advance	144.38	
Gross rent from company's property, including \$10,000 for com-		
pany's occupancy of its own buildings	42,019.34	
Total gross interest and rents		1,118,872.08

Real estate		12,824.1
Gross increase in book value of ledger assets, viz.:  Bonds	\$ 7.607 S3	
Stocks .		
Total		47,577.8
Agents' ledger balances		3,926,9
Guarantee of mortgage loans		202.5
Total income	s	5,133,849.7
Sum of both amounts.	8	26,367,263,66

DISBURGEMENTS.	
For death claims (less \$13,997 reinsurance), \$1,196,893.86; addi-	
tions, \$18,502.10\$	1,215,395.96
tions, \$18,502.10\$ For matured endowments, \$186,604; additions, \$8,645.10	195,249.10
Net amount paid for losses and matured endowments	1,410,645.06
For annuities involving life contingencies	11,308.00
Premium notes voided by lapse	1,643.00
Surrender values paid in cash	316,749.05
Surrender values applied to pay new premiums, \$1,407.35; to pay	
renewal premiums, \$16,260.68	17,668.03
Surrender values applied to purchase paid-up insurance and annui-	
ties	61,666.00
Dividends paid to policyholders in cash	6,950.40
Dividends applied to pay renewal premiums	283,846.70
Dividends applied to purchase paid-up additions and annuities	123,772,00
	0 201 010 01
Total paid policyholders\$  Expense of investigation and settlement of policy claims, including	2,234,248.24
\$639.94 for legal expenses	1,232.02
Paid for claims on supplementary contracts not involving life con-	
tingencies	8,259.67
Commissions to agents (less commission on reinsurance): first year's	
premiums, \$202,753.35; renewal premiums, \$162,909.72; annui-	
ties (original), \$756.21	366,419.28
Commuted renewal commissions	3,836.67
Salaries and allowances for agencies, including managers, agents and	
clerks	113,940.22
Agency supervision, traveling and all other agency expenses	11,285.12
Medical examiners' fees, \$26,698.25; inspection of risks, \$5,215.73	31,913.98
Salaries and all other compensation of officers, directors, trustees	
and home office employees	121,224.61
Rent, including \$10,000 for company's occupancy of its own	
buildings	10,609.50
Advertising, \$5,845.81; printing and stationery, \$23,614.75; postage,	
telegraph, telephone and express, \$9,945.36	39,405.92
Legal expenses (not noted above)	2,656.09
Furniture, fixtures and safes	3,380.93
Insurance taxes, licenses and department fees	109,742.87
Taxes on real estate	5,569.70
Repairs and expenses (other than taxes) on real estate	19,146.81
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate \$ 1,244.87	
Bonds 324.46	
Total	1,569.33
10181	1,309.33

Gross decrease in book value of ledger assets, viz.:	
Bonds\$ 30,912.73	
Stocks19,161.00	
Total\$ 50,073.73	
Agents' ledger balances charged off. 83.66 Miscellaneous expenses. 6,256.61	
Total disbursements\$ 3	
Balance\$ 23	3,226,408.70
LEDGER ASSETS.	
Book value of real estate\$ 523,746.03	
Mortgage loans on real estate 14,008,132.56	
Loans made to policyholders on this company's policies assigned as collateral 2,084,427.59	
Premium notes on policies in force 156,596,73	
Book value of bonds (excluding interest), \$5,575,114; and stocks,	
\$361,890 5,937,004.00	
Cash in company's office 609.27	
Deposited in trust companies and banks on interest515,892.52	
Total ledger assets, as per balance\$ 23	3,226,408.70
NON-LEDGER ASSETS.	
Interest due (\$12,495.69) and accrued (\$255,089) on mortgages\$ 267,584.69	
Interest accrued on hands 41 000 00	
Interest due on premium notes, policy loans or liens 9,254.15	
Total interest due and accrued	318,758.92
New Business. Renewals.	
Gross premiums due and unreported on policies in force	
December 31, 1907\$ 5,643.78 \$ 216,857.02	
Gross deferred premiums on policies in force December	
31, 1907	
Totals\$ 26,813.05 \$ 414,469.08	
Deduct loading 6,657.72 88,645.05	
Net amount of uncollected and deferred premiums, \$ 20,155.33 \$ 325,824.03	
Gross assets\$ 23	3,891,146.98
DEDUCT ASSETS NOT ADMITTED,	
Premium notes and loans on policies and net premiums (above) in	
excess of the net value of their policies 326,00	
Book value of ledger assets over market value, viz.:	
Bonds and stocks	
Total	255, 127. 40
Total admitted assets\$ 23	3,636,019.58
LIABILITIES.	
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the company on the	
following tables of mortality and rates of interest, viz.:	
Actuaries' Table at 4 per cent. on policies issued prior to Janu-	
ary 1, 1901	

American Experience Table at 31 per cent, on non-participating

policies issued for years 1901 to 1906 inclusive______829,159.00

American Experience Table at 3 per cent, on participating poli-	
cies issued after January 1, 1901, and all 1907 issue and	
extended insurance\$ 5,004,371.00	
Same for reversionary additions 110,381.00	
Net present value of annuities (including those in reduction of	
premiums), viz.:	
Combined Experience 4 per cent, to December 31, 1900 46,421.00	
New York Life Annuity 31 per cent, for years 1901 to 1906 in-	
clusive	
McClintock's Annuity Table 34 per cent., 1907 issue 15,139.00	
Total	
Deduct net value of risks of this company reinsured in other solvent	
companies124,271.00	
Net reserve\$	22,392,868.00
Present value of amounts not yet due on supplementary contracts not involving	
life contingencies, computed by the company on interest basis of 31 per	
cent.	23,558.00
Liability on policies canceled and not included in "net reserve," upon which a	
surrender value may be demanded	16,282.00
Claims for death losses in process of adjustment, or adjusted and not	
due\$ 4,933.00	
Claims for death losses which have been reported and no proofs re-	
ceived17,759.00	
Total policy claims	22,692.00
Premiums paid in advance, including surrender values so applied.	23,525,00
Unearned interest and rent paid in advance.	60,305,00
"Cost of collection" on uncollected and deferred premiums, in excess of the load-	00,000,00
ing thereon	5,408,00
Medical examiners' and legal fees due or accrued	2,500,00
State, county and municipal taxes due or accrued	23,000.00
Dividends or other profits due policyholders, including those contingent on pay-	
ment of outstanding and deferred premiums	63,522.00
Dividends declared on or apportioned to annual dividend policies, payable to	
policyholders during 1908, whether contingent upon the payment of renewal	
premiums or otherwise	37,463.00
Dividends declared on or apportioned to deferred dividend policies, payable to	
policyholders during 1908	3,662.00
Reserve for paid-up option.	10,000.00
Unassigned funds (surplus)	951,234.58
Total liabilities.	23 636 019 58
	20,000,010.00

# EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies.	Term ar	Term and Other Poli- cies, Including Return Premium Additions,	Additions to Policies by Dividends.		Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year. Increased during year.	17.547 78 5	\$31,759,647.00 345,960.00 13,500.00 12,130.00	33,636 4,731 39	\$54,704,057.00 9,077,055.00 76,000.00 55,030.00	4.579 1,337	\$10,214,859.00 3,849,823.00 6,000.00 18,003.00	\$ 904,721.00 165,504.00 1,803.00	55,762 6,146 46	\$ 97,583,284.00 13,438,342.00 97,303.00 85,163.00
Totals before transfers	17,630	32,131,237.00	38,406	63,912,142.00	5,918	14,088,685.00			
Transfers, deductions	22	124,230.00	718	1,121,161.00	259 416	531,828.00			
Balance of transfers	30	34,018.00	127	89,893.00	157	123,911.00			
Totals after transfers	17,600	32,097,219.00	38,279	63,822,249.00	6,075	14,212,596.00	1,072,028.00	61,954	111,204,092.00
Deduct ceased: By death	436	740,198.00	237	407.656.00 186,396.00	986	47,597.00	18,544.00	702	1,213,995.06
By surrender By lapse By decrease.	190	376,480.00 225,573.00 85,921.00	1,841	1,289,726.00 2,705,276.00 180,777.00	158	232,041.00 1,132,082.00 49,086.00	29,430.00 4,439.00 453.00		1,927,677.00 4,067,370.00 316,320.00
Total terminated	713	1,428,172.00	2,845	4,769,824.00	772	1,863,777.00	61,601.00	4,330	8,123,374.00
Outstanding at end of year	16,887	30,669,047.00	35,434	59,052,425.00	5,303	12,348,819.00	1,010,427.00	57,624	103,080,718.00
Policies reinsured	25	232,550.00	17	131,150.00	133	1,724,030.00		175	2,087,730.00

EXHIBIT OF ANVUTIES-In force December 31, 1907: Number, 76; representing in annual payments, \$11,181,83,

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	1,641 168	\$	2,223,802.00 201,433.00
Total Deduct ceased to be in force during the year	1,809 173	\$	2,425,235.00 215,292.00
Policies in force December 31, 1907.  Losses and claims incurred during the year.	1,636 28	8	2,209,943.00 39,292.00
Total  Losses and claims settled during the year in cash  Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex-	28 28	8	39,292.00 39,292.00
penses			83,098.73

# THE PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Incorporated 1873.

Commenced Business 1876.

50, 861, 532, 02 178, 725, 25 39, 239, 12

JOHN F. DRYDEN, President.

EDWARD GRAY, Secretary.

EDWARD KANOUSE, Treasurer,

Home Office, 761-769 Broad Street, Newark, N. J.

# CAPITAL STOCK.

Amount of capital paid up in cash, \$2,000,000.00.

Amount of net or ledger assets (as per balance) December 31 of previous year----- \$123, 453, 245, 66

# INCOME.

First year's premiums on original policies, without deduction for com	
missions or other expenses, less \$6,270 for first year's reinsurance- Surrender values applied to pay first year's premiums	
Total first year's premiums on original policies  Dividends applied to purchase paid-up additions and annuities  Surrender values applied to purchase paid-up insurance and annuities Consideration for original annuities involving life contingencies  Consideration for supplementary contracts involving life contingencies	- 52,284.65 - 1,042,068.85 - 58,192.87
Total new premiums	-\$ 7,568,171.20 - 43,152,309.43 - 137,090.03 - 3,170.73
Total renewal premiums	
Consideration for supplementary contracts not involving life conting gencies  Premium notes, loans or liens restored by revival of policies	

Gross interest on mortgage loans\$	1 073 328 05	
Gross interest on collateral loans	346,172,10	
Gross interest on bonds and dividends on stocks		
Gross interest on premium notes, policy loans or liens		
Gross interest on deposits in trust companies and banks	181, 940.20	
Gross interest on other debts due the company	12,949.67	
Gross rent from company's property, including \$421,334.14 for com-		
pany's occupancy of its own buildings	791, 568. 98	
Total gross interest and rents		5,702,457.00
Gross profit on sale or maturity of ledger assets, viz.:		0,102,301.00
Real estate	6,167.01	
Bonds		
_		10 800 11
Total Conscience fund		43,530.14
	_	64.00
Total income	\$	56, 825, 547, 53
Sum of both amounts	s	180, 278, 793, 19
		100,210,100 10
· DISBURSEMENTS.		
For death claims (less \$19,166 reinsurance), \$13,969,512.98; additions,		
\$47,242.80	14, 016, 755, 73	
For matured endowments, \$228,614.10; additions, \$2,106	230,720.10	
Net amount paid for losses and matured endowments	1	14,247,475,83
For annuities involving life contingencies		14,241,415.00
Surrender values paid in cash		
Surrender values applied to pay new premiums, \$1,724.64; to pay re-	201,000.00	
newal premiums, \$3,170.73	4,895,37	
Surrender values applied to purchase paid-up insurance and annuities -		
Dividends paid to policyholders in cash	1, 514, 499, 53	
Dividends applied to pay renewal premiums	137,090.03	
Dividends applied to purchase paid-up additions and annuities	52,284.65	
Total paid policyholders	18,040,216.04	
\$3,993.08 for legal expenses	8,307.57	
Paid for claims on supplementary contracts not involving life contin-	8,301.51	
genciesgencies	93, 525, 02	
Paid stockholders for interest or dividends.		
	200,000,00	
	200,000.00	
Commissions to agents (less commissions on reinsurance): first year's	200,000.00	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,766,763.98; renewal premiums, \$4,846,059.12; annuities		
Commissions to agents (less commissions on reinsurance): first year's		
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,766,763,98; renewal premiums, \$4,846,059.12; annuities (original), \$2,927.88; (renewal), \$44.72	7,615,795.70	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,763,98; renewal premiums, \$4,846,659.12; annuities (original), \$2,927.88; (renewal), \$44.72.  Commuted renewal commissions	7,615,795.70 69,537.50	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,762,98; renewal premiums, \$4,846,059,12; annuities (original), \$2,927.88; (renewal), \$44.72———————————————————————————————————	7,615,795.70 69,537.50	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,765,763.98; renewal premiums, \$4,816,059.12; annuities (original), \$2,927.88; (renewal), \$44.72— Commuted renewal commissions Salaries and allowances for agencies, including managers, agents and clerks————————————————————————————————————	7,615,795.70 69,537.50 2,644,081.30	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,763,98; renewal premiums, \$4,846,059.12; annuities (original), \$2,927,88; (renewal), \$44.72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses.  Medical examiners' fees, \$515,519,12; inspection of risks, \$11,958.  Salaries and all other compensation of officers, directors, trustees and	7,615,795,70 69,537,50 2,644,081,30 231,987,00 527,477,12	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,768,768,98; renewal premiums, \$4,846,659,12; annuities (original), \$2,927,88; (renewal), \$44.72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses  Medical examiners' fees, \$515,519,12; inspection of risks, \$11,958  Salaries and all other compensation of officers, directors, trustees and home office employees	7,615,795,70 69,537,50 2,644,081,30 231,987,00 527,477,12	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,763.98; renewal premiums, \$4,816,059.12; annuities (original), \$2,927.88; (renewal), \$44.72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses  Medical examiners' (res, \$515,519.12; inspection of risks, \$11,958.  Salaries and all other compensation of officers, directors, trustees and home office employees  Rent, including \$421,334.14 for company's occupancy of its own build-	7,615,795,70 69,537,50 2,644,081,30 231,987,00 527,477,12	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,765,763,98; renewal premiums, \$4,846,059.12; annuities (original), \$2,927,88; (renewal), \$44.72  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses.  Medical examiners' fees, \$515,519.12; inspection of risks, \$11,958  Salaries and all other compensation of officers, directors, trustees and home office employees  Rent, including \$421,334.14 for company's occupancy of its own buildings, less \$1,510.25 received under sublease	7,615,795,70 69,537,50 2,644,081,30 231,987,00 527,477,12	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$4,816,059.12; annuities (original), \$2,927.88; (renewal), \$44.72	7,615,795.70 69,537.50 2,644,081.30 231,987.00 527,477.12 1,675,963.96 679,382.63	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,766,763,98; renewal premiums, \$4,846,059.12; annuities (original), \$2,927.88; (renewal), \$44.72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses  Medical examiners' fees, \$515,519.12; inspection of risks, \$11,968  Salaries and all other compensation of officers, directors, trustees and home office employees  Rent, including \$421,384.14 for company's occupancy of its own buildings, less \$1,510.23 received under sublease.  Advertising, \$269,894.76; printing and stationery, \$225,351.22; postage, telegraph, telephone and express, \$137,015.42	7, 615, 795, 70 69, 537, 50 2, 644, 081, 30 231, 987, 00 527, 477, 12 1, 675, 953, 96 679, 382, 63 732, 261, 40	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,768,768,98; renewal premiums, \$4,846,059.12; annuities (original), \$2,927.88; (renewal), \$44.72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses.  Medical examiners' fees, \$515,519.12; inspection of risks, \$11,958  Salaries and all other compensation of officers, directors, trustees and home office employees  Rent, including \$421,334.14 for company's occupancy of its own buildings, less \$1,510.25 received under sublease  Advertising, \$269,894.76; printing and stationery, \$325,351.92; postage, telegraph, telephone and express, \$137,015.42  Legal expenses (not noted above)	7,615,795.70 69,587.50 2,644,081.30 231,987.00 527,477.12 1,675,963.96 679,382.63 732,261.40 33,844.20	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,763,98; renewal premiums, \$4,816,659,12; annuities (original), \$2,927,88; (renewal), \$44,72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses  Medical examiners' fees, \$515,519,12; inspection of risks, \$11,985  Salaries and all other compensation of officers, directors, trustees and home office employees  Rent, including \$421,334,14 for company's occupancy of its own buildings, less \$1,510,28 received under sublease  Advertising, \$269,844,76; printing and stationery, \$255,351,22; postage, telegraph, telephone and express, \$137,015,42  Legal expenses (not noted above)	7, 615, 795, 70 69, 587, 50 2, 644, 081, 30 231, 987, 00 527, 477, 12 1, 675, 963, 96 679, 382, 63 732, 261, 40 33, 844, 20 52, 279, 16	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,763,98; renewal premiums, \$4,816,059.12; annuities (original), \$2,927.88; (renewal), \$44.72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses.  Medical examiners' fees, \$515,519.12; inspection of risks, \$11,958  Salaries and all other compensation of officers, directors, trustees and home office employees  Rent, including \$421,384.14 for company's occupancy of its own buildings, less \$1,510.25 received under sublease  Advertising, \$293,894.76; printing and stationery, \$325,351.22; postage, telegraph, telephone and express, \$137,015.42  Legal expenses (not noted above)  Furniture, fixtures and safes  Insurance taxes, licenses and department fees	7, 615, 795, 70 69, 537, 50 2, 644, 081, 30 231, 987, 00 527, 477, 12 1, 675, 963, 96 679, 382, 63 732, 261, 40 33, 844, 20 52, 279, 16 1, 669, 579, 54	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,766,763,98; renewal premiums, \$4,816,659,12; annuities (original), \$2,927.88; (renewal), \$44.72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses—  Medical examiners' fees, \$515,519,12; inspection of risks, \$11,958  Salaries and all other compensation of officers, directors, trustees and home office employees  Rent, including \$421,334.14 for company's occupancy of its own buildings, less \$1,510.28 received under sublease  Advertising, \$259,844.76; printing and stationery, \$225,351,22; postage, telegraph, telephone and express, \$137,015.42  Legal expenses (not noted above)  Furniture, fixtures and safes  Insurance taxes, licenses and department fees  Taxes on real estate—	7,615,795,70 69,537,50 2,644,081,30 231,987,00 527,477,12 1,675,963,96 679,382,63 732,261,40 33,844,20 52,279,16 1,069,579,54	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,763,98; renewal premiums, \$4,846,659.12; annuities (original), \$2,927,88; (renewal), \$44.72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks.  Agency supervision, traveling and all other agency expenses.  Medical examiners' (fees, \$515,519,12; inspection of risks, \$11,958.  Salaries and all other compensation of officers, directors, trustees and home office employees.  Rent, including \$421,384.14 for company's occupancy of its own buildings, less \$1,510,28 received under sublease.  Advertising, \$269,894.76; printing and stationery, \$225,351,22; postage, telegraph, telephone and express, \$137,015.42.  Legal expenses (not noted above).  Furniture, fixtures and safes  Insurance taxes, licenses and department fees.  Taxes on real estate.  Repairs and expenses (other than taxes) on real estate.	7, 615, 795, 70 69, 537, 50 2, 644, 081, 30 231, 987, 00 527, 477, 12 1, 675, 963, 96 679, 382, 63 732, 261, 40 33, 844, 20 52, 279, 16 1, 669, 579, 54	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,763,98; renewal premiums, \$4,846,659.12; annuities (original), \$2,927.88; (renewal), \$44.72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses.  Medical examiners' fees, \$515,519.12; inspection of risks, \$11,958.  Salaries and all other compensation of officers, directors, trustees and home office employees  Rent, including \$421,334.14 for company's occupancy of its own buildings, less \$1,510.23 received under sublease.  Advertising, \$299,894.76; printing and stationery, \$325,351.22; postage, telegraph, telephone and express, \$137,015.42.  Legal expenses (not noted above)  Furniture, fixtures and safes Insurance taxes, licenses and department fees  Taxes on real estate  Repairs and expenses (other than taxes) on real estate.  Gross loss on sale or maturity of ledger assets, viz.:	7,615,795,70 69,537,50 2,644,081,30 231,987,00 527,477,12 1,675,963,96 679,382,63 732,261,40 33,844,20 52,279,16 1,069,579,54	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,763,98; renewal premiums, \$4,816,659.12; annuities (original), \$2,927.88; (renewal), \$44.72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses  Medical examiners' fees, \$515,519.12; inspection of risks, \$11,958  Salaries and all other compensation of officers, directors, trustees and home office employees  Rent, including \$421,384.14 for company's occupancy of its own buildings, less \$1,510.25 received under sublease  Advertising, \$269,884.76; printing and stationery, \$255,351.22; postage, telegraph, telephone and express, \$137,015.42  Legal expenses (not noted above)  Furniture, fixtures and safes  Insurance taxes, licenses and department fees  Taxes on real estate  Repairs and expenses (other than taxes) on real estate  Gross loss on sale or maturity of ledger assets, viz.:  Real estate  \$11,184.13	7,615,795,70 69,537,50 2,644,081,30 231,987,00 527,477,12 1,675,963,96 679,382,63 732,261,40 33,844,20 52,279,16 1,069,579,54	
Commissions to agents (less commissions on reinsurance): first year's premiums, \$2,768,768,768,98; renewal premiums, \$4,846,659.12; annuities (original), \$2,927.88; (renewal), \$44.72.  Commuted renewal commissions  Salaries and allowances for agencies, including managers, agents and clerks  Agency supervision, traveling and all other agency expenses.  Medical examiners' fees, \$515,519.12; inspection of risks, \$11,958.  Salaries and all other compensation of officers, directors, trustees and home office employees  Rent, including \$421,234.14 for company's occupancy of its own buildings, less \$1,510.23 received under sublease.  Advertising, \$269,864.76; printing and stationery, \$325,351.22; postage, telegraph, telephone and express, \$137,015.42.  Legal expenses (not noted above)  Furniture, fixtures and safes  Insurance taxes, licenses and department fees  Taxes on real estate  Repairs and expenses (other than taxes) on real estate  Gross loss on sale or maturity of ledger assets, viz:	7,615,795,70 69,537,50 2,644,081,30 231,987,00 527,477,12 1,675,963,96 679,382,63 732,261,40 33,844,20 52,279,16 1,069,579,54	

Law libraries		
Sundry general incidental expenses		
Investment expense account  Expense of examination by Department of Banking and Insurance of		
the State of New Jersey		
Expense of annual audit by public accountants		
Total disbursements	\$	34,460,803.01
Balance	\$	145,817,990.18
LEDGER ASSETS.		
Book value of real estate		
Loans secured by pledge of bonds, stocks or other collateral		
Loans made to policyholders on this company's policies assigned as col		
lateral		
Premium notes on policies in force		
Book value of bonds (excluding interest), \$77,269,342.04; and stocks		
\$2,855,240	- 80,124,582.04	
Cash in company's office		
Deposited in trust companies and banks not on interest		
Deposited in trust companies and banks on interest		
Bills receivable	- 647, 47	
Total ledger assets, as per balance	\$	145,817,990.18
NON-LEDGER ASSETS.		
NON-LEDGER ASSETS.		
Interest due (\$41,104.11) and accrued (\$483,933.29) on mortgages		
Interest accrued on bonds		
Interest accrued on collateral loans		
Interest due (\$18,479.17) and accrued (\$1,147.15) on premium notes, policions or liens		
Interest due on other assets		
Rents due (\$1.647.69) and accrued (\$15.662.85) on company's property o		
lease		
Total interest and rents due and accrued		1,649,966.38
Total interest and tents due and accided		1,049,000.38
industrial.		
Business.	Renewals.	
Gross premiums due and unreported on policies in force		
December 31, 1907	\$ 445,891.28	
Total\$ 2,045.74	\$ 445,891.28	
Deduct loading	222, 945. 64	
Net amount of uncollected and deferred premiums -\$ 1,022.87	\$ 222,945,64	
		223, 968. 51
ORDINARY.		
Business.	Renewals.	
Gross premiums due and unreported on policies in force		
	\$ 975,038.40	
Gross deferred premiums on policies in force December 31,	0.000.000.00	
1907345,948.36	2,738,833.87	
Total\$ 397, 204.97	\$ 3,713,872.27	
Deduct loading 79,440.99	742,774.45	
Net amount of uncollected and deferred premiums -\$ 317,763.98	\$ 2,971,097.82	
		3,288,861.80
Stationery and printed matter		10,000.00
		50,000.00
Furniture, fixtures and safes		
Furniture, fixtures and sares  Law libraries  Gross assets	_	6, 906. 81

343,923,00

52,637,00

307, 913.58

554,958,87

7,690,55

39, 029, 46

400, 707, 07

358, 141, 00

909,592.46

### DEDUCT ASSETS NOT ADMITTED.

Supplies, stationery and printed matter	10,000.00	
Furniture, fixtures and safes	50,000.00	
Law libraries	6,906.81	
Bills receivable	647.47	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	5, 733, 759.04	
Amounts on deposits in banks which have suspended payment	21,713.47	
Total	\$	5,823,026.79
Total admitted assets	\$	145, 224, 666. 89
LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st day		
of December, 1907, as computed by the company on the following		
tables of mortality and rates of interest, viz.:		
Actuaries' Table at 4 per cent. on policies issued prior to January		
1, 1901		
Same for reversionary additions	184,831.00	
American Experience Table at 3 per cent. on policies issued after		
December 31, 1900, and prior to August 1, 1907	48, 375, 471.00	
Same for reversionary additions	72,404.00	
American Experience Table at 31/2 per cent. on ordinary policies		
issued after July 31, 1907, except as above	459,450,00	
Other tables and rates, viz.:		
New York Standard Industrial Table at 3½ per cent, on industrial		
policies after December 31, 1906	64, 543, 00	
New York Intermediate Table at 3½ per cent, on intermediate and		
hazardous rating policies issued during 1907	342,807.00	
Liability on account of extra premiums for occupation, residence,		
etc	16,040.00	
Net present value of annuities (including those in reduction of pre-		
miums), viz.:		
Actuaries' Table at 4 per cent. on annuities issued prior to January		
1, 1901	254,308.00	
American Experience Table at 3½ per cent. on annuities issued		

after December 31, 1900, and prior to January 1, 1907-----

Net reserve _____\$ 118,492,645,00

McClintock's Tables at 3½ per cent. on annuities issued after December 31, 1906

Special Reserve to make total reserve equal "Net Reserve," accord-

Deduct net value of risks of this company reinsured in other solvent companies.

Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company

Liability on policies canceled and not included in "net reserve," upon which a surrender value may be demanded.....

Claims for death losses in process of adjustment, or adjusted and not

Claims for death losses which have been reported and no proofs re-

Claims for death losses and other policy claims resisted by the company

Total policy claims

Due and unpaid on supplementary contracts not involving life contingencies\$	275.00
Premiums paid in advance, including surrender values so applied	421, 936, 19
Unearned interest and rent paid in advance	202, 941, 50
Commissions due to agents on premium notes when paid-	546, 12
Commissions to agents due or accrued	14,280.26
Salaries, rents, office expenses, bills and accounts due or accrued	48,605,49
Medical examiners' and legal fees due or accrued	84, 355. 66
State, county and municipal taxes due or accrued	872.201.57
Dividends or other profits due policyholders, including those contingent on payment	
of outstanding and deferred premiums	115, 178, 75
Dividends declared on or apportioned to annual dividend policies, payable to policy-	
holders during 1908, whether contingent upon the payment of renewal pre-	
miums or otherwise	28,022.00
Dividends declared on or apportioned to deferred dividend policies payable to policy-	
holders during 1908	210,849.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or	
held awaiting apportionment upon deferred dividend policies not included in item	
above	7,004,195.87
Special reserve set aside prior to 1899 to prepare for more stringent basis of reserve	
on industrial policies	1,000,000.00
Capital stock	2,000,000.00
Unassigned funds (surplus)	13,060,193.95
Total liabilities\$	145 224 666 89

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY-ORDINARY.

	Whole ]	Whole Life Policies.	Endown	Endowment Policies.	Term an cies, Incl Premiu	Term and Other Policies, Including Return Premium Additions,	Additions to Policies by Dividends.	Total N An	Total Numbers and Amounts,
Classification.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year.	285, 482 47, 209 2, 297	\$340, 893, 108.00 49, 636, 720.00 2, 024, 097.00 296, 636.00	106,174 20,488 1,458	\$98,737,310.00 15,892,351.00 995,124.00 329,869,00	16, 461 2, 489 86	\$24,807,876.00 7,439,790.00 190,758.00 108,016.00	\$ 402,647,00	408,117 70,181 3,841	\$464, 840, 841, 00 73, 070, 065, 00 3, 209, 979, 00 644, 621, 00
Increased during year	334,988	392, 760, 561, 00	128,116	115,954,654.00	19,036	32,546,440.00			
Transfers, deductions	18.298	22,755,243,00 9,987,151.00	5,380	5,654,631.00 2,648,816.00	9,915	12,600,110.00 28,374,017,00			
Transfers, addition	10.787	12,768,092.00	2,974	8,005,815.00	13,761	15,773,907,00			
Balance of transfers	324, 201	379, 992, 469.00	125,141	112,948,839.00	32, 797	48, 320, 347, 00	503, 751.00	482, 139	541, 766, 406.00
Deduct ceased: By death	2,551	3,983,558.00	613	564, 495.00 188, 727.00		240,382,00	6,951.00 1,965.00	3,287	3, 797, 386, 00 190, 692, 00 16, 213, 651, 00
by maturity By expiry By surrender By lapse	2,385 15,946	3,776,098.00	1,513	2,213,209.00 4,538,992,00 58,839.00	12,413 13 610	1,758,279,00 1,758,279,00 177,691.00	6,403.00	- 1	6,042,738.00 17,987,637.00 460,429.00
By decrease	20,882	18,673,921.00	10,069	7,564,262.00	13,159	18, 437, 031.00	14,319.00	44,110	44,689,533.00
Outstanding of and of Vest	303,319	361,318,548.00	115,072	105, 384, 577.00	19,638	29,883,316.00	489, 432.00	438,029	497, 076, 873.00
Policies reinsured	108	3,148,089,00	=======================================	235,000.00	63	2,069,894,00	932.00	182	5,453,915.00

EXHIBIT OF ANNUMES-In force December 31, 1907; Number, 232; representing in annual payments, \$73,316.11.

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY-INDUSTRIAL.

Classification.	Whole ]	Whole Life Policies.	Endown	Endowment Policies.	Term an cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total I	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year Issued during year Revived during year Increased during year	6, 241, 872 1, 139, 652 146, 103	\$771, 644, 943.00 142, 693, 356.00 19, 634, 099.00 15, 968, 222.00	144,132 4,276	\$14,170,907.00 16,769,861.00 450,614.00	85,710	\$ 2,442,912.00	\$ 2,968.00	2, 968.00 6, 474, 689 1, 283, 960 1, 283, 960	\$768, 261, 730, 00 158, 471, 015, 00 20, 084, 713, 00 15, 968, 222, 00
Totals before transfers	7,527,627	949, 940, 620, 00	295,515	31, 391, 382, 00	85,886	2,450,710.00			
Transfers, deductions-									
Balance of transfers									
Totals after transfers	7,527,627	949, 940, 620, 00	295,515	31,391,382.00	85,886	2,450,710.00	2,968.00	16	983, 785, 680, 00
Deduct ceased: y death y maturity	98,445	10,090,679.00	1,457	150,571.00 31,879.00	-1	50,885.00	2.00	96,357	10, 292, 137.00
By surrender By lapse By decrease	69,604 812,516	10,036,558.00 114,167,871.00	75,554	68, 603.00 8, 867, 252.00	374	12,816.00	41.00	70,737	10, 118, 018.00 123, 035, 127, 00
Total terminated	975,565	134, 295, 108, 00	78,334	6,118,305.00	2,336	81,048.00	47.00	47.00 1,056,235	143, 494, 508.00
Outstanding at end of year	6,552,062	815, 645, 512.00	217,181	22, 273, 077, 00	83,550	2, 369, 662.00	2,921.00	6,862,793	840, 291, 172, 00
Policies reinsured									

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	2,749 370	\$	4,544,715.00 794,682.00
Total.  Deduct ceased to be in force during the year	3,119 175	\$	5,339,397.00 247,000.00
Policies in force December 31, 1907  Losses and claims unpaid December 31 of previous year  Losses and claims incurred during the year	2,944 6 23	\$	5,092,397.00 16,500.00 35,088.00
Total Losses and claims settled during the year in cash Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses.	29	\$	51,588.00 51,588.00 176,310.23
		_	

# RELIANCE LIFE INSURANCE COMPANY.

Incorporated March 31, 1903.

Commenced Business May 4, 1903.

JAMES H. REED, President,

H. G. Scott, Secretary.

J. W. FLEMING, Treasurer.

Home Office, Farmers Bank Building, Fifth Avenue, Pittsburg, Pa.

# CAPITAL STOCK.

Amount of capital paid up in cash \$1,000,000,00

Amount of capital paid up in cash, \$1,000,000.00.		
Amount of net or ledger assets (as per balance) December 31 of previous	year\$	2,179,107.01
INCOME.		
First year's premiums on original policies, without deduction for commissions or other expenses, less \$2,359.12 for first year's reinsur-		
ance\$	212,563.10	
Dividends applied to purchase paid-up additions and annuities	1,345.40	
Total new premiums	213,908.50	
penses, less \$7,064.73 for reinsurance on renewals	323, 783, 22	
Total premium income		537,691.72
Gross interest on mortgage loans\$	17,431.67	
Gross interest on bonds and dividends on stocks	65,723.16	
Gross interest on premium notes, policy loans or liens	4,721.14	
Gross interest on deposits in trust companies and banks	5,080.84	
Gross interest on other debts due the company	2,065.12	
Total gross interest		95,021.93
Total income	\$	632,713.65
Sum of both amounts	\$	2,811,820.66

# DISBURSEMENTS.

For death claims, \$87,021.04; additions, \$1,594.37\$	\$8,615.41	
Net amount paid for losses and matured endowments \$	88, 615, 41	
For annuities involving life contingencies	75.00	
Premium notes voided by lapse	1,615.09	
Surrender values paid in cash	12,264.55	
Dividends paid to policyholders in cash	995.42	
Dividends applied to purchase paid-up additions and annuities	1,345.40	
Total paid policyholders\$	104, 910, 87	
Commissions to agents (less commission on reinsurance); first year's	104,010,01	
premiums, \$153,617,26; renewal premiums, \$16,437,84	170,055,10	
Commuted renewal commissions	23,863.83	
Salaries and allowances for agencies, including managers, agents and	29,000.00	
clerks	4,153.92	
Agency supervision, traveling and all other agency expenses	3,148.23	
Medical examiners' fees, \$22,059.55; inspection of risks, \$3,474.62	25,534.17	
Salaries and all other compensation of officers, directors, trustees and	201001-11	
home office employees	22,992.47	
Rent	16, 596, 25	
Advertising, \$2,999.36; printing and stationery, \$8,083.83; postage, tele-		
graph, telephone and express, \$2,986.49	14,019.68	
Legal expenses (not noted above)	516.90	
Furniture, fixtures and safes	1,166.12	
Insurance taxes, licenses and department fees	10,222.29	
Gross decrease on bonds maturing during year	1,391.33	
Library	31.25	
Photographic	339.88	
Fire insurance	- 28.10	
General expenses	2,139.93	
Trust fund transferred to premium account	9.11	
Total disbursements	s	401,119.43
Balance	-4	
Dalance	***************************************	2,410,701.20
LEDGER ASSETS.		
Mortgage loans on real estate\$	349, 900. 00	
Loans made to policyholders on this company's policies assigned as col-		
lateral-	80,716.23	
Premium notes on policies in force	46, 735. 24	
Book value of bonds (excluding interest)	1,703,576.37	
Cash in company's office	1,312.90	
Deposited in trust companies and banks on interest	163,089.25	
Agents' balances	65,371.24	
Total ledger assets, as per balance	\$	2,410,701.23
		211201102120
NON-LEDGER ASSETS.		
Interest due (\$1,540) and accrued (\$3,362,78) on mortgages\$	4,902.78	
Interest accrued on bonds	29,997.21	
Interest accrued on other assets	357.42	
Total interest due and accrued		35, 257, 41

Total liabilities --

\$ 2,443,470.64

E	New	7.	Renewals.	
Gross premiums due and unreported on policies in force		-		
December 31, 1907		\$	54, 064. 27	
31, 1907	9.862.30		14,677.48	
Totals\$				
Deduct loading		_		
Net amount of uncollected and deferred premiums.\$	7.889.84	\$	54,993.40	62,883.24
Office furniture and fixtures				11,777.67
Gross assets			\$	2,520,619.55
DEDUCT ASSETS NOT ADMIT	TED.			
Furniture, fixtures and safes				
Agents' debit balances			65,371.24	
Total				77,148.91
Total admitted assets			··\$	2,443,470.64
LIABILITIES.				
Net present value of all the outstanding policies in force of day of December, 1907, as computed by the Pennsylvania Department on the following tables of mortality and rate	Insuranc	e		
est, viz.:  American Experience Table at 3 per cent, interest  Same for reversionary additions			859,065.00 3,820,00	
Net present value of annuities (including those in reducti	on of pre	-	438.00	
Total		-\$	863, 323, 00	
Deduct net value of risks of this company reinsured in oth companies			4,739.00	
Net reserve			\$	858, 584.00
Claims for death losses in process of adjustment, or adjusted			1,000,00	
Claims for death losses which have been reported and no			1,000.00	
ceived		-	4,000.00	
Total policy claims				5,000.00
Premiums paid in advance, including surrender values so app				1,766.83
Commissions due to agents on premium notes when paid Medical examiners' and legal fees due or accrued				3,505.01 1,670,75
Capital stock				1,000,000.00
Unassigned funds (surplus)				572,944.05

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endowr	Endowment Policies.	Term an cies, Inc Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total l	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year lsated during year freveved during year leaved during year increased during year	3,009 1,888 17	\$ 5,953,992.00 3,208,520.00 32,850.00 1,000.00	1,852	\$ 3,449,030.00 1,721,550.00 5,500.00	234	\$ 1,498,100.00 872,909.00	\$ 4,796.00	5,095 3,110 21	\$ 10, 905, 918.00 5, 802, 979.00 38, 350.00 105, 045, 00
Totals before transfers	4,914	9,196,362.00	2,897	5,176,080.00	415	2,472,223.00			
Transfers, deductions Transfers, additions	00 44	10,555.00	00	10,000.00	14	4,000.00			
Balance of transfers	.4	2,555.00	00	10,000.00	12	12,555.00			9
Totals after transfers	4,910	9,193,807.00	2,889	5, 166, 080, 00	427	2,484,778.00	7,627.00	8, 226	16,852,292.00
Deduct ceased: y death. y maturity	27	39, 900.00	16	40,500.00	1	3,569.00		44	83,969.00
By expiry By surrender By lapse By decrease	32 775	81,208.00 1,357,588.00 42,333.00	304	84,500.00 370,400.00 10,200.00	12.08	109, 986.00 373, 296.00 233, 500.00	314.00	1,159	2, 101, 284, 00 2, 101, 284, 00 286, 347, 00
Total terminated	884	1,521,029.00	365	505,600.00	102	720,301.00	314.00	1,301	2, 747, 244, 00
Outstanding at end of year	4.076	7,672,778.00	2,524	4,660,480.00	325	1,764,477.00	7,313.00	6,925	14, 105, 048, 00
Policies reinsured					68	721,119.00		68	721,119.00

EXHIBIT OF ANNUITIES-In force December 31, 1907: Number, 1; representing in annual payments, \$100.00.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year ————————————————————————————————————	240 121		375,750.00 174,170.00
Total	361 74		549, 920. 00 96, 750. 00
Policies in force December 31, 1907————————————————————————————————————	287 3	8	453, 170. 00 5, 000. 00
Total	3	\$	5,000.00
Losses and claims settled during the year in cash  Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses:	3		5,000.00
Cash		_	17,360.82

# SECURITY LIFE AND ANNUITY INSURANCE COMPANY.

Incorporated June 29, 1901,

Commenced Business September 2, 1901.

J. Van Lindley, President.		
George A. Grimsley, Secretary. Lee H. Ba	TTLE, Treasure	er.
Home Office, 119 South Elm Street, Greensboro,	N. C.	
CAPITAL STOCK.		
Amount of guaranty fund deposited with Insurance Commissioner of North Carolina	100,000.00 265,968.23	
Extended at		365,968.23
INCOME.		
First year's premiums on original policies, without deduction for commissions or other expenses, less \$1,282.08 for first year's reinsurance	103,710.76	
Total new premiums. \$ Renewal premiums, without deduction for commissions or other expenses, less \$\$33.12 for reinsurance on renewals.	103,710,76 250,818.81	
Total renewal premiums	250,818.81	
Total premium income Consideration for supplementary contracts not involving life continger	ncies	354,529.57 6,526.00
Gross interest on mortgage loans. \$ Gross interest on collateral loans. Gross interest on bonds and dividends on stocks.	5,777.65 2,837.18 1,252.00	
Gross interest on premium notes, policy loans or liens.  Gross rent from company's property, including \$1,200 for company's occupancy of its own buildings.	3,358.80 2,440.65	
Total gross interest and rents		15,666,28
Total income	_	376,721.85
Sum of both amounts.	\$	742,690.08

# DISBURSEMENTS.

	71,101.17	
Net amount paid for losses and matured endowments\$	71, 101, 17	
Surrender values paid in cash.	2,447, 88	
-	-	
Total paid policyholders		
Paid for claims on supplementary contracts not involving life con-	785.00	
tingencies	12,997.96	
Commissions to agents (less commission on reinsurance): first year's	12,991.90	
premiums, \$65,069.23; renewal premiums, \$15,157.14	80,226,37	
Salaries and allowances for agencies, including managers, agents and	00,220.01	
clerks	2,478.50	
Medical examiners' fees, \$15,652; inspection of risks, \$1,148	16,800.00	
Salaries and all other compensation of officers, directors, trustees and		
home office employees.	14,529.01	
Rent, including \$1,200 for company's occupancy of its own build-		
ings	1,200.00	
Advertising, \$2,492.25; printing and stationery, \$1,898.82; postage,		
telegraph, telephone, express and general expense, \$5,233.01	9,624.08	
Legal expenses (not noted above)	400.00	
Insurance taxes, licenses and department fees.	4,233.34	
Taxes on real estate	477.89	
Miscellaneous expenses.		
Total disbursements		223,958.69
Balance		518,731.39
LEDGER ASSETS.		
Book value of real estate\$		
	45.023.84	
Mortgage loans on real estate.	45,023.84 131.050.00	
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.	45,023.84 131,050.00 81,920.73	
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as	131,050.00	
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.	131,050.00	
Mortgage loans on real estate Loans secured by pledge of bonds, stocks or other collateral. Loans made to policyholders on this company's policies assigned as collateral. Premium notes on policies in force.	131,050.00 81,920.73	
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force  Book value of bonds (excluding interest), \$9,960.12; and stocks,	131,050.00 81,920.73 25,567.10 40,070.74	
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650	131,050,00 81,920,73 25,567,10 40,070,74 42,610,12	
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.	131,050,00 81,920,73 25,567,10 40,070,74 42,610,12 58,94	
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58.94 21,490.93	
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest  Deposited in trust companies and banks on interest.	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58,94 21,490.93 20,880.71	
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Leposited in trust companies and banks on interest.  Agents' balances.	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58.94 21,490.93 20,880.71 8,246.10	
Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Deposited in trust companies and banks on interest.  Agents' balances.  Furniture, \$1,812.18; guaranty fund, \$100,000.	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58.94 21,490.93 20,880.71 8,246.10 101,812.18	
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Leposited in trust companies and banks on interest.  Agents' balances.	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58.94 21,490.93 20,880.71 8,246.10 101,812.18	518,731.39
Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Deposited in trust companies and banks on interest.  Agents' balances.  Furniture, \$1,812.18; guaranty fund, \$100,000.	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58.94 21,490.93 20,880.71 8,246.10 101,812.18	518,731.39
Mortgage loans on real estate  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as  collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Deposited in trust companies and banks on interest.  Agents' balances.  Furniture, \$1,812.18; guaranty fund, \$100,000.  Total ledger assets, as per balance.	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58.94 21,490.93 20,880.71 8,246.10 101,812.18	518,731.39
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Agents' balances.  Furniture, \$1,812.18; guaranty fund, \$100,000.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  \$ Interest due (\$235) and accrued (\$166.66) on bonds.	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58.94 21,480.93 20,880.71 8,246.10 101,812.18	518,731.39
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Deposited in trust companies and banks on interest.  Agents' balances.  Furniture, \$1,812.18; guaranty fund, \$100,000.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  \$ Interest accrued on collateral loans.	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58.94 21,490.93 20,880.71 8,246.10 101,812.18	518,731.39
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Deposited in trust companies and banks on interest.  Agents' balances.  Furniture, \$1,812.18; guaranty fund, \$100,000.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  \$ Interest accrued on collateral loans.  Interest accrued on collateral loans.  Interest accrued (\$10.35.35) and accrued (\$1,079.78) on premium notes,	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58,94 21,490.93 20,880.71 8,246.10 101,812.18	518,731.39
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Agents' balances.  Furniture, \$1,812.18; guaranty fund, \$100,000.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  Interest accrued on collateral loans.  Interest due (\$235) and accrued (\$1,66,66) on bonds.  Interest due (\$103.35) and accrued (\$1,079,78) on premium notes, policy loans or liens.	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58.94 21,490.93 20,880.71 8,246.10 101,812.18 	518,731.39
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Deposited in trust companies and banks not on interest.  Agents' balances.  Furniture, \$1,812.18; guaranty fund, \$100,000.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  \$ Interest accrued on collateral loans.  Interest due (\$2335) and accrued (\$1,679.78) on premium notes, policy loans or liens.  Interest accrued on other assets.	131,050,00 81,920,73 25,567,10 40,070,74 42,610,12 58,94 21,490,93 20,880,71 8,246,10 101,812,18 1,738,38 401,66 471,62 1,183,13 889,60	518,731.39
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Agents' balances.  Furniture, \$1,812.18; guaranty fund, \$100,000.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  Interest accrued on collateral loans.  Interest due (\$235) and accrued (\$1,66,66) on bonds.  Interest due (\$103.35) and accrued (\$1,079,78) on premium notes, policy loans or liens.	131,050,00 81,920,73 25,567,10 40,070,74 42,610,12 58,94 21,490,93 20,880,71 8,246,10 101,812,18 1,738,38 401,66 471,62 1,183,13 889,60	518,731.39
Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collateral.  Loans made to policyholders on this company's policies assigned as collateral.  Premium notes on policies in force.  Book value of bonds (excluding interest), \$9,960.12; and stocks, \$32,650.  Cash in company's office.  Deposited in trust companies and banks not on interest.  Deposited in trust companies and banks not on interest.  Agents' balances.  Furniture, \$1,812.18; guaranty fund, \$100,000.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  \$ Interest accrued on collateral loans.  Interest due (\$2335) and accrued (\$1,679.78) on premium notes, policy loans or liens.  Interest accrued on other assets.	131,050.00 81,920.73 25,567.10 40,070.74 42,610.12 58.94 21,490.93 20,880.71 8,246.10 101,812.18 	518,731.39 - 4,697.39

535.528.85

New Business.	Po	newale	
Gross premiums due and unreported on policies in force	ne	newure.	
December 31, 1907	\$	8,801.51	0
31, 1907		8,443.64	
Totals \$Deduct loading	8	17,245.15 2,560.80	
Net amount of uncollected and deferred premiums, \$	\$	14,658.35	14,658.35
Gross assets		\$	545,587.13
DEDUCT ASSETS NOT ADMITTED.			
Furniture, fixtures and safes.  Agents' debit balances		1,812.18 8,246.10	
Total			10,058.28
Total admitted assets			535,528.85
LIABILITIES.		_	
Net present value of all the outstanding policies in force on the 31s day of December, 1907, as computed by the company on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on all policies	e _\$ :	290, 131, 00	
American 3½ per cent.		12,715.00	
Total	.8 3	302,846.00	
Deduct net value of risks of this company reinsured in other solvent companies		1,096.00	
Net reserve			301,750.00
life contingencies, computed by the company			16,125.00
Claims for death losses which have been reported and no proofs re- ceived Claims for death losses and other policy claims resisted by the com-	-\$	1,000.00	
pany		5,000.00	
Total policy claims			6,000.00
State, county and municipal taxes due or accrued			265.96
Special recorns on consists wallsing			
Special reserve on annuity policies			90,318.07
Guaranty fund			90,318.07 100,000.00 21,069.82

# EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies.	Term ar cies, Incl Premiu	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total N	Total Numbers and Amounts.
	Number,	Amount,	Number.	Amount,	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year Issued during year Revived during year Increased during year	3,807 1,685 5	\$ 6,839,000.00 2,625,820.00 10,301.00	78	\$ 113,000.00 73,500.06	1,102	\$ 1,882,700.00 449,500.00		4,987 1,962 5	\$ 8,834,700.00 3,148,820.00 10,301.00
Totals before transfers	5,497	9,475,121.00	144	186,500.00	1,313	2,332,200.00			
Transfers, deductions  Transfers, additions	- ic	1,000.00	89	5,000.00	63 =	6,000.00			
Balance of transfers	4	10,000.00	62	5,000.00	1	5,000.00			
Totals after transfers	5,501	9,485,121.00	141	181,500.00	1,312	2,327,200.00		6,954	11,993,821.00
Deduct ceased; By death By maturity.	27	55,526.00		1,000.00	9	15,575.00		28	72,101.00
By expur By lapse By lapse By decrease	842	29,000.00 1,365,760.00 18,560.00	26	31,500.00	221	5,000.00 411,500.00 2,500.00		1,089	34,000.00 1.808,760.00 21,060.00
Total terminated	881	1,468,846.00	27	32,500.00	232	434,575.00		1,140	1,935,921.00
Outstanding at end of year	4,620	8,016,275.00	114	149,000.00	1,080	1,892,625.00		5,814	10,057,900.00
Policies reinsured									

	Number.		Amount.	
Policies on the lives of citizens of said State in force December 31				
of previous year	3,935	\$	6,683,607.09	
Policies on the lives of citizens of said State issued during the year	1,207		1,726,010.00	
Total	5,142	\$	8,409,617.00	
Deduct ceased to be in force during the year	782		1,233,566.00	
Policies in force December 31, 1907	4,360	8	7,176,051.00	
Losses and claims unpaid December 31 of previous year	1		5,000.00	
Losses and claims incurred during the year	25		51,626.00	
Total	26	s	56,626.00	
Losses and claims settled during the year in cash	26		56,626.00	
Premiums collected or secured in cash and notes or credits, witbout				
any deduction for losses, dividends, commissions or other ex-				
penses			248,219.77	
		-		

# SECURITY MUTUAL LIFE INSURANCE COMPANY.

Incorporated November 6, 1886. Commenced Business January 3, 1887.

CHAS. M. TURNER, President.

CHAS. A. LA DUE, Registrar.

James W. Manier, Treasurer.

3,722.81

Home Office, Corner Court and Exchange Streets, Binghamton, N. Y.

# BALANCE SHEET.

Amount of net or ledger assets (as per balance) December 31 of previous year ...\$ 4,082,424.66

# INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses\$	119,913.56	
Dividends applied to purchase paid-up additions and annuities	1,491.10	
Surrender values applied to purchase paid-up insurance and annui-		
ties	9,115.77	
Total new premiums		130,520.43
Renewal premiums, without deduction for commissions or other		
expenses\$	1,423,862.09	
Dividends applied to pay renewal premiums.		
Surrender values applied to pay renewal premiums	76.82	
Total renewal premiums		1,445,299.79
Total premium income	\$	1,575,820.22
Consideration for supplementary contracts not involving life continge	ncies	10,327.00
Premium notes, loans or liens restored by revival of policies		8,384,51
Gross interest on mortgage loans	16,868.18	
Gross interest on bonds and dividends on stocks	45,610.35	
Gross interest on premium notes policy loans or liens	90 017 20	

Gross interest on deposits in trust companies and banks .....

Gross interest on other debts due the company\$	2,543.03	
Gross discount on claims paid in advance	7.52	
Gross rent from company's property, including \$15,000 for com-		
pany's occupancy of its own buildings		
Total gross interest and rents		203,853.99
Registration fees		321.00
Exchange	-	157. 34
Total income	\$	1,798,864.06
Sum of both amounts	8	5,881,288.72
DISBURSEMENTS.		
For death claims, \$537,925.78; additions, \$37,392.75	575,318.53	
Net amount paid for losses and matured endowments\$	575,318.53	
For annuities involving life contingencies.	292.57	
Premium notes voided by lapse	931.32	
Surrender values paid in cash	84, 176, 69 76, 82	
Surrender values applied to purchase paid-up insurance and annui-	70.82	
ties	9,115,77	
Dividends paid to policyholders in cash	5,522.59	
Dividends applied to pay renewal premiums	21,360.88	
Dividends applied to purchase paid-up additions and annuities	1,491.10	
Total paid policyholders\$	698,286,27	
Expense of investigation and settlement of policy claims, including	080,200.21	
\$888,50 for legal expenses	3,846.37	
Paid for claims on supplementary contracts not involving life con-		
tingencies	718.75	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$71,806.39; renewal premiums, \$115,601.81	187,408.20	
Salaries and allowances for agencies, including managers, agents and		
clerks	70,612.38	
Agency supervision, traveling and all other agency expenses	33,286.08 16,701.03	
Medical examiners' fees, \$11,569; inspection of risks, \$5,132.03 Salaries and all other compensation of officers, directors, trustees and	10,701.03	
home office employees.	77,964.91	
Rent, including \$15,000 for company's occupancy of its own build-	11,501.51	
ings	27,936.86	
Advertising, \$2,856.86; printing and stationery, \$4,470.68; postage,		
telegraph, telephone and express, \$11,815.45	19,142.99	
Legal expenses (not noted above)	7,189.32	
Furniture, fixtures and safes	607.30	
Insurance taxes, licenses and department fees	30,784.01	
Taxes on real estate	7,253.31	
Repairs and expenses (other than taxes) on real estate Gross decrease in book value of ledger assets, viz.:	19,382.40	
Bonds	1,775.00	
Policy liens lapsed	19,208.99	
Accrued interest on mortgage loans	354.10	
Accrued interest on bonds	2,235.22	
Age lien refund	16.57	
Legislative expenses	977.70	
Actuarial fees.	396.86	
Total disbursements		1,226,084.62
Balance	3	4.655.204.10
	=	-,000,201.10

### LEDGER ASSETS

LEDGER ASSETS.		
Book value of real estate	704,853.47	
Mortgage loans on real estate	480,850.00	
Loans made to policyholders on this company's policies assigned as		
	1,735,197.10	
Premium notes on policies in force, of which \$74.12 is for first year's		
premiums	30,465.65	
Book value of bonds (excluding interest), \$1,246,256; and stocks,	1 005 050 00	
\$39,600	1,285,856.00 1,961.07	
Deposited in trust companies and banks not on interest.	30.324.07	
Deposited in trust companies and banks not on interest	273,502,90	
Bills receivable, \$3,510.08; agents' balances, \$108,683.76	112, 193, 84	
_		1 055 004 10
Total ledger assets, as per balance		4,655,204.10
NON-LEDGER ASSETS.		
Interest due (\$275) and accrued (\$7,379.55) on mortgages\$	7,654.55	
Interest accrued on bonds	6,879.16	
Interest accrued on premium notes, policy loans or liens	38,970.37	
Interest accrued on other assets	3,255.95	
Rents accrued on company's property or lease	666.66	
Total interest and rents due and accrued		57,426.69
Market value of real estate over book value		20,693,43
New		
	Renewals.	
Gross premiums due and unreported on policies in force		
December 31, 1907 \$ 6,622.35 \$	107,569,97	
Gross deferred premiums on policies in force December 31, 1907	114,773.67	
Totals\$13,224.88 \$		
Deduct loading 2,644.98	44,468.73	
Net amount of uncollected and deferred preminms, \$10,579.90 \$	177,874.91	188,454.81
Gross assets		4,921,779.03
DEDUCT ASSETS NOT ADMITTEO.		
Agents' debit balances\$	108,683,76	
Bills receivable	3,510.08	
Premium notes and loans on policies and net premiums (above) in		
excess of the net value of their policies	58,509.50	
Book value of ledger assets over market value, viz.:		
Bonds	96,696.00	
		00F 000 P4
Total		267,399.34
Total	_	
	_	
Total admitted assets	_	
Total admitted assets	_	
Total admitted assets	_	

Net present value of all the outstanding policies in force on the 31st	
day of December, 1907, as computed by the company on the	
following tables of mortality and rates of interest, viz.:	
Actuaries' Table at 4 per cent, on policies issued prior to April	
15, 1901\$	462,238.00
American Experience Table at 31 per cent, on policies issued	
from April 15, 1991, to January 1, 1992, and "probable	
life" policies.	365,067.00

Total liabilities	4,654,379.69
Chassigned funds (surplus)	548,364.60
Due on unsettled building contracts	11,875.00
premiums or otherwise	5,995.68
policyholders during 1908, whether contingent upon the payment of renewal	
ment of outstanding and deferred premiums.  Dividends declared on or apportioned to annual dividend policies, payable to	11,470.71
Dividends or other profits due policyholders, including those contingent on pay-	
State, county and municipal taxes due or accrued.	18,875.38
Medical examiners' and legal fees due or accrued	800.00
Salaries, rents, office expenses, bills and accounts due or accrued	2,157.76
Commissions to agents due or accrued	14,980.00
Commissions due to agents on premium notes when paid	4,206.12
Unearned interest and rent paid in advance	6,193,34
Premiums paid in advance, including surrender values so applied	42,280.08 8,247.02
Total policy claims	10,000,00
pany6,000,00	
Claims for death losses and other policy claims resisted by the com-	
Claims for death losses which have been reported and no proofs re-	
not due	
surrender value may be demanded.  Claims for death losses in process of adjustment, or adjusted and	22,031.00
Liability on policies canceled and not included in "net reserve," upon which a	
the contingencies, computed by the company	36, 427.00
Fresent value of amounts not yet due on supplementary contracts not involving	0,000,000
Net reserve	3,920,476.00
Total \$ 3,920,476.00	
American Experience 3 per cent. 2,434.00	
miums), viz.:	
Net present value of annuities (including those in reduction of pre-	
since January 1, 1902, and all endowment policies \$ 3,000,737,00	
American Experience Table at 3 per cent. on policies issued	

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY

Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies,	Term an cies, Incl Premiu	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total N	Total Numbers and Amounts.
	Number	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year. Increased during year.	16,359 1,240 1,208	\$30,356,435.00 1,766,696.00 2,054,566.00	3,415 360 104	\$ 4,658.587.00 474,400.00 128,700.00	10,103	\$14,297,009.00 2,049,488.00 563,490.00	\$ 1,730,268.00	29,877 2,617 1,544	\$ 51,042,299.00 4,290,584.00 2,746,756.00
Totals before transfers	18.807	34,177,697,00	3,879	5,261,687.00	11,352	16,909,987.00			
Transfers, deductions.	1,568	2.031,612.00	841	1,202,750.00	2,409	3,234,362.00			
Balance of transfers.	1,568	2,031,612.00	841	1,202,750.00	2,409	3,234,362.00			
Totals after transfers	20,375	36,209,309.00	4,720	6,464,437.00	8.943	13.675,625.00	1,925,435.00	34.038	58,274.806.00
Deduct ceased: By death	103	231,269.00	30	49.250.00	125	270,474.00	8,966.00	248	559,959.00
By explin By surrender. By lapse. By decrease	2.753	307,854.00 4,120,473.00 20,791.00	50	62,696.00 858,800.00 6,000.00	2,055	7,000.00 118,696.00 3,524,344.00 41,340.00	172,884.00	243 5.492	7.000.00 489,246.00 8,676,501.00 68,131.00
Total terminated	3,031	4,650,387.00	724	976,746.00	2,233	3,961,854.00	181,850,00	5,988	9,800,837.00
Outstanding at end of year	17,344	31,528,922.00	3,996	5,487.691.00	6,710	9.713,771.00	1.743,585.00	28,050	48,473,969.00
Policies reinsured									

EXHIBIT OF ANNUITIES—In force December 31, 1907: Number, 2; representing in annual payments, \$292.57.

Policies on the lives of citizens of said State in force December 31	Number.		Amount.
of previous year Policies on the lives of citizens of said State issued during the year	643 119	\$	837,410.00 155,448.00
Total Deduct ceased to be in force during the year		8	992,858.00 355,071.00
Policies in force December 31, 1907	526 4	\$	637,787 00 9,000.00
Total  Losses and claims settled during the year in cash  Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex-	4	\$	9,000,00 9,000.00
penses			22,242.13

# SECURITY LIFE INSURANCE COMPANY OF AMERICA.

Incorporated March 1, 1902.

Commenced Business March 20, 1902,

Reincorporated June 12, 1903.

W. O. Johnson, President.

CARL T. PRIME, Secretary.

Total premium income -----

O. W. JOHNSON, Treasurer.

Home Office, Richmond, Va. Executive Office, Rookery Building, Chicago, Ill.

### CAPITAL STOCK.

# Amount of capital paid up in cash, \$492,560.00.

Amount of net or ledger assets (as per balance) December 31 of previous		
year\$ Increase of paid-up capital during year	661, 971, 26 303, 910, 00	
Extended at	\$	965, 881. 26
INCOME.		
First year's premiums on original policies, without deduction for commissions or other expenses, less \$2,029.50 for first year's reinsur-		

missions or other expenses, less \$2,029.50 for first year's reinsur-	269, 997, 34
Surrender values applied to pay first year's premiums	540.83
Total first year's premiums on original policies\$ Surrender values applied to purchase paid-up insurance and annuities	305.00
Total new premiums Renewal premiums, without deduction for commissions or other ex-	
penses, less \$5,324.93 for reinsurance on renewals————————————————————————————————————	271, 585, 30 377, 73
Total renewal premiums\$	271, 963, 03

542, 265, 37

Gross interest on mortgage loans	6,277.62	
Gross interest on collateral loans	15,429.52	
Gross interest on bonds and dividends on stocks	11,194.07	
Gross interest on premium notes, policy loans or liens	10,140.10	
Gross interest on deposits in trust companies and banks	4,203.63	
Gross interest on other debts due the company	42.95	
Total gross interest		47, 287. 89
Surplus from sale of company's stock		458, 202, 86
	_	
Total income	_	1,047,756.12
Sum of both amounts	\$	2,013,637.38
DISBURSEMENTS.		
For death claims	34, 494, 60	
Net amount paid for losses\$	34, 494. 60	
For annuities involving life contingencies	587.22	
Premium notes voided by lapse	7,267.19	
Surrender values paid in cash	35, 195, 18	
Surrender values applied to pay new premiums	540.83	
Surrender values applied to purchase paid-up insurance and annuities.	305.00	
Dividends paid to policyholders in cash	9,133.95	
Dividends applied to pay renewal premiums	14.34	
Dividends applied to purchase paid-up additions and annuities	175.00	
Total paid policyholders\$	87,713.31	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$227,745.40; renewal premiums, \$13,644.47	241,389.87	
Salaries and allowances for agencies, including managers, agents and		
clerks	7,649.82	
Agency supervision, traveling and all other agency expenses	6,006.13	
Medical examiners' fees. \$8,068,50; inspection of risks, \$1,834.99	9,903.49	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	39,231.54	
Rent	12,269.18	
Advertising, \$3,122.77; printing and stationery, \$5,485.58; postage, tele-		
graph, telephone and express, \$1,703.41	10,311.76	
Legal expenses	1,742.42	
Furniture, fixtures and safes	495.15	
Insurance taxes, licenses and department fees	9.649.30	
Taxes on personal property	50.00	
Other assets	1,612.13	
Fidelity bonds	87.50	
Traveling expenses (other than agency)	2,064.23	
Library	123.00	
State Department examination fees and expenses	470.15	
Janitor and lights	257.53	
Miscellaneous office expenses, etc.	3,065.08	
Total disbursements		434,091.59
Balance	\$	1,579,545.79
LEDGER ASSETS.	=	
	294, 594, 33	
Mortgage loans on real estate\$  Loans secured by pledge of bonds, stocks or other collateral	435,997.02	
Loans made to policyholders on this company's policies assigned as	400, 991.02	
collateral.	289, 405.11	
Premium notes on policies in force, of which \$808.43 is for first year's	209, 400, 11	
premiums	9.450.31	
Prelimins	400.001.00	

Book value of bonds (excluding interest)

429, 991.66

Cash in company's office		200.00	
Deposited in trust companies and banks not on interest		1,514.95	
Deposited in trust companies and banks on interest		56, 992, 34	
Bills receivable, \$11,531.74; agents' balances, \$48,735.56 Municipal securities		60,267.30 1,132.77	
	_		
Total ledger assets, as per balance		\$	1,579,545.79
NON-LEDGER ASSETS.			
Interest accrued on mortgages	-8	4,363.34	
Interest due (\$607.50) and accrued (\$7,710.22) on bonds		8,317.72	
Interest due (\$116.65) and accrued (\$2,175.63) on collateral loans		2,292,28	
Interest due (\$4.10) and accrued (\$105.64) on premium notes, polici			
loans or liens Interest accrued on other assets		109.74	
	-	69.15	
Total interest due and accrued			15, 152, 23
Market value of bonds and stocks over book value			2,520.84
New Business,	,	Renewals.	
Gross premiums due and unreported on policies in force	1	tenewats.	
December 31, 1907\$	\$	22,847,26	
Gross deferred premiums on policies in force December			
31, 1907		15,928.41	
Totals\$ 1,122.96	8	38,775,67	
Deduct loading 772.60		7, 444. 93	
Net amount of uncollected and deferred premiums.\$ 350.36	e	31,330,74	
- Ooto	-	01,000.14	31,681.10
Gross assets		\$	1,628,899.96
DEDUCT ASSETS NOT ADMITTED.			
Agents' debit balances		48,735.56	
Bills receivable			
		11 591 74	
Premium notes and loans on policies and net premiums (above) in ex-		11,531.74	
		11,531.74 687.00	
Premium notes and loans on policies and net premiums (above) in ex- cess of the net value of their policies		687.00 15,255.41	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies		687.00	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies  Reduction in bond values  Disallowed on examination by Virginia Department		687.00 15,255.41 27,500.00	103, 709, 71
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies	-	687.00 15,255.41 27,500.00	103, 709. 71
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies	-	687.00 15,255.41 27,500.00	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies	-	687.00 15,255.41 27,500.00	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies		687.00 15,255.41 27,500.00	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies		687.00 15,255.41 27,500.00	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies	-	687.00 15,255.41 27,500.00	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies  Reduction in bond values  Disallowed on examination by Virginia Department  Total  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Virginia Insurance Department on the following tables of mortality and rates of interest, viz.:		687.00 15,255.41 27,500.00	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies.  Reduction in bond values.  Disallowed on examination by Virginia Department.  Total.  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Virginia Insurance Department on the following tables of mortality and rates of interest, viz.:  American Experience Table at 3½ per cent, on all classes.	t	687.00 15,255.41 27,500.00	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies  Reduction in bond values  Disallowed on examination by Virginia Department  Total  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Virginia Insurance Department on the following tables of mortality and rates of interest, viz.:  American Experience Table at 3½ per cent, on all classes  Net present value of annuities (including those in reduction of	t	687.00 15,255.41 27,500.00 	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies  Reduction in bond values  Disallowed on examination by Virginia Department  Total  Total admitted assets  LIABILITIES,  Net present value of all the outstanding policies in force on the 3tst day of December, 1907, as computed by the Virginia Insurance Department on the following tables of mortality and rates of interest, viz.:  American Experience Table at 3½ per cent, on all classes  Net present value of annuities (including those in reduction of premiums)	t	687.00 15,255.41 27,500.00 	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies.  Reduction in bond values.  Disallowed on examination by Virginia Department.  Total.  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Virginia Insurance Department on the following tables of mortality and rates of interest, viz.:  American Experience Table at 3½ per cent, on all classes.  Net present value of annuities (including those in reduction of premiums)  Total	\$ F	687.00 15,255.41 27,500.00 	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies.  Reduction in bond values.  Disallowed on examination by Virginia Department.  Total.  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Virginia Insurance Department on the following tables of mortality and rates of interest, viz.:  American Experience Table at 3½ per cent, on all classes.  Net present value of annuities (including those in reduction of premiums)  Total  Deduct net value of risks of this company reinsured in other solvent	\$ 5	687.00 15,255.41 27,500.00 	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies.  Reduction in bond values.  Disallowed on examination by Virginia Department.  Total.  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Virginia Insurance Department on the following tables of mortality and rates of interest, viz.:  American Experience Table at 3½ per cent, on all classes.  Net present value of annuities (including those in reduction of premiums)  Total	\$ 5	687.00 15,255.41 27,500.00 	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies.  Reduction in bond values.  Disallowed on examination by Virginia Department.  Total.  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Virginia Insurance Department on the following tables of mortality and rates of interest, viz.:  American Experience Table at 3½ per cent, on all classes.  Net present value of annuities (including those in reduction of premiums)  Total  Deduct net value of risks of this company reinsured in other solvent companies.	**************************************	687.00 15,255.41 27,500.00 	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies.  Reduction in bond values.  Disallowed on examination by Virginia Department.  Total.  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Virginia Insurance Department on the following tables of mortality and rates of interest, viz.:  American Experience Table at 3½ per cent, on all classes.  Net present value of annuities (including those in reduction of premiums)  Total  Deduct net value of risks of this company reinsured in other solvent	\$ 5 5	687.00 15,255.41 27,500.00 	
Premium notes and loans on policies and net premiums (above) in excess of the net value of their policies.  Reduction in bond values.  Disallowed on examination by Virginia Department.  Total.  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Virginia Insurance Department on the following tables of mortality and rates of interest, viz.:  American Experience Table at 3½ per cent, on all classes.  Net present value of annuities (including those in reduction of premiums)  Total  Deduct net value of risks of this company reinsured in other solvent companies.  Reserve to provide for health and accident benefits contained in life	\$ 5	687.00 15,255.41 27,500.00 	

Present value of amounts not yet due on supplementary contracts not inv	olving life	
contingencies	\$	7,500.00
Claims for death losses in process of adjustment, or adjusted and not		
due\$	14, 231, 00	
Claims for death losses which have been reported and no proofs re-		
ceived	7,242.00	
Claims for death losses and other policy claims resisted by the com-		
pany	5,000.00	
Total policy claims		26,473.00
Premiums paid in advance, including surrender values so applied		826.36
Commissions due to agents on premium notes when paid		297.65
Salaries, rents, office expenses, bills and accounts due or accrued		2,904.75
Medical examiners' and legal fees due or accrued		2,511.50
State, county and municipal taxes due or accrued		10,314.23
Munich reinsurance fund		632.00
Capital stock		492,560.00
Unassigned funds (surplus)		414,134.76
Total liabilities	\$	1,525,190.25

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endowr	Endowment Policies.	Term an cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total !	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year Revived during year Increased during year.	2,622 1,341 16	\$ 7,908,098.00 5,591.485.00 67,000.00	817 111	\$ 143,000.00 1,062,500.00 33,500.00	633 235	\$ 2,713,880.00 747,127.00 71,648.00		3,320 1,893 27	\$ 10,764,978.00 7,401,112.00 100,500.00 71,648.00
Totals before transfers	3.979	13,566,583.00	393	1,239,000.06	698	3,532,655.00			
Transfers, deductions.	1	293.00						1	298
Balance of transfers	-	293.00							
Totals after transfers	3,980	13,566,876.00	393	1,239,000.00	698	3,532,655.00		5,242	18,338,531.00
Deduct ceased : leath maturity	30	50,000.00	1	5,000.00		1,441.00		21	56,441.00
By expiry By surrender By lapse By decrease	462	223,500.00 1,460,250.00	25	48,000.00	305	1,213,600.00		792	223,500.00 2,721,250.00 32,825.00
Total terminated	585	1,733,750.00	26	53,000.00	305	1,247,256.00	1	998	3,034,016.00
Outstanding at end of year	3,445	11,833,126.00	367	1,186,000.00	564	2,285,389.00		4,376	15, 304, 515, 00
Policies reinsured								2	497,200.00

EXHIBIT OF ANNUITIES-In force December 31, 1907: Number, 2; representing in annual payments, \$557.22.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of			
previous year	None.		None.
Policies on the lives of citizens of said State issued during the year, one			
by removal	1	\$	1,000.00
Policies in force December 31, 1907, by removal	1	S	1,000.00
Premiums collected or secured in cash and notes or credits, without any			
deduction for losses, dividends, commissions or other expenses; Cash.			34.74
		-	

# SOUTH ATLANTIC LIFE INSURANCE COMPANY.

Incorporated February 20, 1900.

Commenced Business May 9, 1900.

E. Strudwick, President.

B. W. Lacy, Jr., Secretary,

F. E. NOLTING, Treasurer.

Home Office, Mutual Building, 9th and Main Streets, Richmond, Va.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$200,000.00.

Amount of net or ledger assets (as per balance) December 31 of previous year .....\$ 447,939.91

#### INCOME.

First year's premiums on original policies, without deduction for		
commissions or other expenses, less \$2,913.75 for first year's re-		
insurance\$	50,384.59	
Renewal premiums, without deduction for commissions or other ex-		
penses, less \$5,801.36 for reinsurance on renewals	97, 337. 14	
Dividends applied to pay renewal premiums	905,87	
Total renewal premiums\$	98,243.01	
Total premium income		148,627.60
Gross interest on mortgage loans	6,976.55	
Gross interest on collateral loans	2,414.03	
Gross interest on bonds and dividends on stocks	15,508.21	
Gross interest on premium notes, policy loans or liens	1,674.57	
Gross interest on deposits in trust companies and banks	265.70	
Total gross interest		26,839.06
Total income		175,466,66
Sum of both amounts	8	623 406 57

#### DISBURSEMENTS.

For death claims (less \$1,000 reinsurance)\$	21,492.00
Net amount paid for losses and matured endowments\$	21,492.00
Premium notes voided by lapse	441.07
Surrender values paid in cash.	1,527.41
Dividends applied to pay renewal premiums	915.87
Total paid policyholders	24,376.35

Commissions to agents (less commission on reinsurance): first year's		
premiums, \$28,507.34; renewal premiums, \$3,047.428	31,554.76	
Agency supervision, traveling and all other agency expenses	8,825,18	
Medical examiners' fees, \$5,741; inspection of risks, \$955.98	6,696,98	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	16,377,40	
Rent	1,481.25	
Advertising, \$2,675.27; printing and stationery, \$3,254.87; postage,		
telegraph, telephone and express, \$1,845.80	7,775.94	
Legal expenses (not noted above)	328, 19	
Furniture, fixtures and safes	605.79	
Insurance taxes, licenses and department fees.	5,509.08	
Profit and loss	2,282.91	
Fire insurance	6.00	
Exchange and discount	86.04	
Organization expenses returned	6,859.06	
Office expense	96.07	
Total disbursements		110 001 00
	-	112,861.00
Balance		510,545.57
LEDGER ASSETS.	-	/
Mortgage loans on real estate	141,290.00	
Loans secured by pledge of bonds, stocks or other collateral	48,300.00	
Loans made to policyholders on this company's policies assigned as		
collateral	27,852.75	
Premium notes on policies in force-	317.81	
Book value of bonds (excluding interest), \$147,579.34; and stocks,		
\$99,563.31	247,142.65	
Cash in company's office	4,677.91	
Deposited in trust companies and banks not on interest	4,166.92	
Deposited in trust companies and banks on interest	11,116.32	
Agents' balances	24,576.82	
All other	1,104.39	
Total ledger assets, as per balance.	\$	510,545.57
NON-LEDGER ASSETS.		
Interest accrued on mortgages\$	2,258.33	
Interest accrued on bonds	3,199.74	
Interest accrued on collateral loans	378.33	
Interest accrued on premium notes, policy loans or liens	95.97	
Interest accrued on other assets	20.30	
Total interest accrued		5,952,67
Market value of bonds and stocks over book value		11,897.35
New		
Business,	Renewals.	
Gross premiums due and unreported on policies in force		
December 31, 1907\$ 140.80 \$	8,417.58	
Gross deferred premiums on policies in force December		
31, 1907	4,806.22	
Totals \$ 140.80 \$	13,223,80	
Deduct loading 56.65	1,983.57	
Net amount of uncollected and deferred premiums, \$ 84.15 \$	11,240.23	11,324.38
Premium notes not regarded as ledger assets, secured by reserve value of	policies	4,486.30
Furniture and fixtures		2,358.11
Supplies, stationery, etc.		3,282.00
Gross assets	s	549,846.38
		,

21,611.49

519,455,48

#### DEDUCT ASSETS NOT ADMITTED.

Supplies, stationery and printed matter \$ Furniture, fixtures and safes Agents' debit balances.	3,282.00 2,358.11 24,750.79	
Total	\$	30,390.90
Total admitted assets	\$	519,455.48
LIABILITIES.		
American Experience Table at 3½ per cent, on policies issued since January 1, 1902	42,257.75 68,457.78 10,715.53	
Deduct net value of risks of this company reinsured in other solvent companies.		
Net reserve.  Premiums paid in advance, including surrender values so applied.  Unearned interest and rent paid in advance.  Commissions due to agents on premium notes when paid.  Medical examiners' and legal fees due or accrued  State, county and municipal taxes due or accrued  Advances by officers or others on account of expenses of organization or of Capital stock.	herwise,	294,932.85 740.96 80.00 228.24 217.86 315.50 1,328.58 200.000.00

Unassigned funds (surplus)

Total liabilities______\$

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies.	Term ar cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total D	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year. Increased during year.	1,876	\$ 2.972,439.00 1,370,399.00 73,360.00	176 47 5	\$ 261,077.00 89,500.00 5,500.00	165 234 3	\$ 435,850.00 857,510.00 7,000.00		2,217 1,052 56	\$ 3,669,366.00 2,317,409.00 85,860.00
Totals before transfers	2,695	4,416,198.00	228	356,077.00	405	1,300,360.00			
Transfers, deductions									,
Balance of transfers									
Totals after transfers	2,695	4,416,198.00	228	356,077.00	405	1,300,360.00		3,325	6,072,635.00
Deduct ceased: By death. By maturity	1-	13,500.00			9	9,000.00		13	22,500.00
expiry	4	5,000.00			I	3,000.00		2	8,000.00
By lapse By decrease	124	164,000.00	18	22,500.00 1,530.00	01	. 18,750.00		152	205,250.00
Total terminated	139	207,908.00	18	24,030.00	17	30,750.00		174	262,688.00
Outstanding at end of year	2,556	4,208,290.00	210	332,047.00	385	1,269,610.00		3,151	5,809,947.00
Policies reinsured	09	272,850.00	9	17,325.00	55	273,275.00		121	563,450,00

Number Amount

### BUSINESS IN NORTH CAROLINA DURING 1907.

	wumber.	Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	313 128	\$ 480,882.00 271,792.00
Total	441 69	\$ 752,674.00 177,688.00
Policies in force December 31, 1907	372 3	\$ 574,986.00 6,000.00
Total Losses and claims settled during the year in cash Premiums collected or secured in cash and notes or credits, without	3 3	\$ 6,000.00 6,000.00
any deduction for losses, dividends, commissions or other expenses		17,822.59

# SOUTHERN LIFE AND TRUST COMPANY.

Incorporated July 1, 1903.

Commenced Business July 1, 1903.

E. P. WHARTON, President,

DAVID WHITE, Secretary.

R. G. VAUGHN, Treasurer.

40,376.19

Home Office, 114 East Market Street, Greensboro, N. C.

#### CAPITAL STOCK,

Amount of capital paid up in cash, \$300,000.00.

ous year \$ 408,752.02

Amount of net or ledger assets (as per balance) December 31 of previ-

Assets of Trust Department not included in former statement

Extended at	\$	449, 128.21
INCOME.		
First year's premiums on original policies, without deduction for com- missions or other expenses, less \$693.74 for first year's reinsurance.\$	60, 917, 51	
Total new premiums	60,917.51	
penses, less \$1,432.13 for reinsurance on renewals	69.989.11	
Dividends applied to psy renewal premiums	193.38	
Total renewal premiums\$	70, 182, 49	
Total premium income.		131,100.00
Gross interest on mortgage loans\$	1,940.21	
Gross interest on collateral loans	605.50	
Gross interest on bonds and dividends on stocks	14,422.56	
Gross interest on premium notes, policy loans or liens	164.38	
Gross rent from company's property, including \$5,130 for company's		
occupancy of its own buildings	9,781.98	
* Total gross interest and rents		26,914.63

Gross profit on sale or maturity of ledger assets, viz.; Stocks	\$	1,008.28
Gross increase in book value of ledger assets, viz.: Stocks		11,880.00
Profits from Trust Department		50,817.28
Total income	\$	221,728.19
Sum of both amounts	s	670,856.40
DISBURSEMENTS.		
For death claims	3,750.00	
Net amount paid for losses\$	3,750.00	
Dividends applied to pay renewal premiums	193.38	
Total paid policyholders\$	3,943.38	
Paid stockholders for interest or dividends	27,000.00	
Commissions to agents (less commission on reinsurance): first year's premiums, \$41,067,48; renewal premiums, \$4,359.68	45,427.16	
Salaries and allowances for agencies, including managers, agents and	40,421.10	
clerks.	2.045.37	
Medical examiners' fees, \$7,136; inspection of risks, \$84	7,220,00	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	11,955.79	
Rent	5, 130.00	
Advertising, \$1,576.14; printing and stationery, \$1,450.50; postage, tele-	0.450.00	
graph, telephone and express, \$431.36	3,458.00 150.00	
Insurance taxes, licenses and department fees	2, 193, 92	
Taxes on real estate	733, 59	
Repairs and expenses (other than taxes) on real estate	4,750.11	
Interest on sundry items, Trust Department	443.67	
Premiums refunded on surrendered policies	1,653.28	
Miscellaneous expenses	449.25	
Total disbursements		116,553.52
Balance	\$	554,302.88
LEDGER ASSETS.		
	gr g1g 90	
Book value of real estate\$  Mortgage loans on real estate\$	75, 717, 32 58, 260, 00	
Loans secured by pledge of bonds, stocks or other collateral	8,250.00	
Loans made to policyholders on this company's policies assigned as col-	01200100	
lateral	8,377.92	
Book value of bonds (excluding interest), \$16,400; and stocks,		
\$349,291.59	365, 691, 59	
Cash in company's office	72.07	
Deposited in trust companies and banks not on interest	35,361.69 2,572.29	
Agents' balances		
Total ledger assets, as per balance	\$	554, 302. 88
NON-LEDGER ASSETS.		
Interest accrued on mortgages\$	1,213.93	
Interest accrued on bonds	145.00	
Interest accrued on collateral loans	87.17	
Interest accrued on premium notes, policy loans or liens	19.72	
Total interest accrued		1,465.82

613, 206.14

	Renewals.	
Gross premiums due and unreported on policies in force December 31, 1907	2,790.97 3,162.19	
Total\$ Deduct loading		
Net amount of uncollected and deferred premiums Office supplies, furniture and fixtures, Life Department- Furniture and fixtures of Trust Department Accounts and bills receivable, Trust Department		4,762.53 800.00 12,849.03 39,825.88
Gross assets	\$	614,006.14
DEDUCT ASSETS NOT ADMITTED.		
Supplies, stationery and printed matter, Life Department. \$ Furniture, fixtures and safes, Life Department.		
Total		800.00
Total admitted assets	\$	613, 206. 14
LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the company on the following tables of mortality and rates of interest, vix.:  Actuaries' Table at 3½ per cent, on all policies issued from July 1,		
1903, to December 31, 1907, inclusive	110,221.00	
Total\$  Deduct net value of risks of this company reinsured in other solvent	110,221.00	
companies	943.00	
Reserve to provide for health and accident benefits contained in life policies	109,278.00 221.00	
Net reserve.  Premiums paid in advance, including surrender values so applied.  Accounts and bills payable by Trust Department.  Due sundry estates by Trust Department.  Capital stock.  Unassigned funds (surplus).	\$	109, 499, 00 615, 63 74, 222, 49 26, 615, 51 300, 000, 00 102, 253, 51

Total liabilities----\$

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole ]	Whole Life Policies.	Endown	Endowment Policies.	Term an cies, Incl Premiu	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total A	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year Increased during year	1,584 1,075 1,2 17	\$ 2,617,250.00 1,727,500.00 22,500.00 26,000.00	33 33	\$ 112,500.00 50,000.00 1,000.00	26	\$ 73,000.00		1,648 1,134 13 17	\$ 2,729,750.00 1,850,500.00 23,500.00 26,000.00
Totals before transfers									
Transfers, deductions									
Balance of transfers									
Totals after transfers	2,688	4,393,250.00	93	163,500.00	26	73,000.00		2,807	4,629,750.00
Deduct ceased: By death. By maturity	4	3,750.00						4	3,750.00
By expiry. By surrender. By lapse. By decrease.	334 14	25,000.00 479,250.00 32,000.00	212	2,500.00 12,500.00 5,500.00	2	7,000.00		17 345 18	27,500.00 491,750.00 44,500.00
Total terminated	367	540,000.00	15	20,500.00	2	7,000.00		384	567, 500.00
Outstanding at end of year	2,321	3,853,250.00	78	143,000.00	24	66,000.00		2,423	4,062,250.00
Policies reinsured	45	188,041.00						45	188,041.00

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of pre- vious year————————————————————————————————————	1,548	\$	2,602,250.00 1,630,000.00
Total		\$	4,232,250.00 540,500.00
Policies in force December 31, 1907		\$	3,691,750.00 3,750.00
Total  Losses and claims settled during the year in cash	- 4	\$	3,750.00 3,750.00
Premiums collected or secured in cash and notes or credits, without an deduction for losses, dividends, commissions or other expenses: Cash		_	123,542.75

# SOUTHERN LIFE INSURANCE COMPANY.

Incorporated 1905.

Commenced Business November, 1905,

E. H. WILLIAMSON, President.

JOHN A. OATES, Secretary.

C. J. COOPER, Treasurer.

Home Office, Fayetteville, N. C.

CAPITAL STOCK.		
Amount of capital paid up in cash, \$153,700.00.		
Amount of capital applied for, \$8,000.00.		
Amount of net or ledger assets (as per balance) December 31 of previous year		
Extended at	\$	187,755.95
INCOME.		
First year's premiums on original policies, without deduction for commissions or other expenses, less \$3,268.49 for first year's reinsurance.\$	107,541.22	
Total new premiums	107,541.22	
penses, less \$135.28 for reinsurance on renewals  Total renewal premiums  \$\$\text{\$\sum_{\text{ord}}\$}\$	and the same of th	
Total premium income	r assuming	187,332.10
Premium notes, loans or liens restored by revival of policies		825.00 25.55
Gross interest on mortgage loans\$ Gross interest on collateral loans	15.00	
Crease interest on promium notes policy loans on liens		

penses, less \$135.28 for reinsurance on renewals	79, 790.88
Total renewal premiums\$	79,790.88
Total premium income	
Ledger assets, other than premiums, received from other companies for	assuming
their risks	
Premium notes, loans or liens restored by revival of policies	
Gross interest on mortgage loans\$	7,208.65
Gross interest on collateral loans	15.00
Gross interest on premium notes, policy loans or liens.	423.58

Gross interest on deposits in trust companies and banks\$	1,094.51	
Gross interest on other debts due the company	593.33	
Gross rent for company's occupancy of its own buildings.	80.00	
Total gross interest and rents	8	9,415.07
Suspense		68.43
Surplus paid in by stockholders		32,000.00
Total income	-	229,666.15
	_	
Sum of both amounts	\$	417, 422.10
DISBURSEMENTS.		•
	34,408.48	
For death claims\$		
Net amount paid for losses and matured endowments\$	34,408.48	
Premium notes voided by lapse	1,589.87	
Surrender values paid in cash	1,898.95	
Surrender values applied to pay new premiums	1,291.51	
Total paid policyholders\$	39,188.81	
Expense of investigation and settlement of policy claims, including		
\$25 for legal expenses	194.13	
Paid for claims on supplementary contracts not involving life con-	100 45 -	
tingencies	198.67	
premiums, \$71,064.75; renewal premiums, \$1,956.86	73,021.61	
Commuted renewal commissions	170.16	
Salaries and allowances for agencies, including managers, agents and	110.10	
clerks	16,993.06	
Agency supervision, traveling and all other agency expenses	2,788,77	
Medical examiners' fees, \$15,130.86; inspection of risks, \$779.31	15,910.17	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	11,288.58	
Rent, including \$80 for company's occupancy of its own buildings,		
less \$282.34 received under sublease	745.46	
Advertising, \$1,158.17; printing and stationery, \$3,735.81; postage,		
\$980.64	5,874.62	
Legal expenses (not noted above)	378-50	
Furniture, fixtures and safes	2,042.90	
Insurance taxes, licenses and department fees	2,620.93	
Paid on reinsurance, accident clause Office expenses	2,232.97 1,702.84	
Accrued interest on bonds purchased	31.33	
Premiums on stock sold and then on stock cancelled	1,630.00	
_		
Total disbursements		177,013.51
Balance	\$	240, 408.59
LEDGER ASSETS.	-	
Book value of real estate\$	8,225.68	
Mortgage loans on real estate	142, 439.86	
Loans secured by pledge of bonds, stocks or other collateral  Loans made to policyholders on this company's policies assigned as col-	4,000.00	
lateral	3,723.55	
Premium notes on policies in force, of which \$7,198 is for first year's	0,120.00	
premiums	12,162.03	
Book value of bonds (excluding interest)	6,500.00	
Deposited in trust companies and banks not on interest	11,081.86	
Deposited in trust companies and banks on interest	18,626.82	
Agents' balances	1,648.79	
Loans on collaterals	32,000.00	
Total ledger assets, as per balance		240, 408. 59

### NON-LEDGER ASSETS.

NON-EBDOM NODE IN		
Interest due and accrued on mortgages\$	1.143.69	
Interest due and accrued on bonds	120.00	
Interest due and accrued on premium notes, policy loans or liens	130.60	
Interest due and accrued on other assets	563-14	
Total interest due and accrued		1,957.43
Market value of real estate over book value		1.378.32
New		
Business. R	enewals.	
Gross premiums due and unreported on policies in force December 31, 1907	19,328.88	
Gross deferred premiums on policies in force December 31,		
1907 1,728.07	4.028.89	
Totals\$ 21,680.32 \$	23,357.77	
Deduct loading 4,321.66	4,671.55	
Net amount of uncollected and deferred premiums_\$ 17,358.66 \$	18,686.22	36,044.88
Gross assets	\$	279,789.22
DEDUCT ASSETS NOT ADMITTED.		
Agents' debit balances		1,648.79
Total admitted assets		278,140.43
	_	
LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st		
day of December, 1907, as computed by the company on the follow-		
ing tables of mortality and rates of interest, viz.:		
Actualles Table at a per cent. on policies abaceassan	104,664.00	
American Experience Table at 3½ per cent. on five-year term	273.00	
Total\$	104.937.00	
Deduct net value of risks of this company reinsured in other solvent		
companies	1,379.00	
	103,558.00	
Reserve to provide for health and accident benefits contained in life		
policies not covered by reinsurance	72.37	
Net reserve	\$	103,630.37
Claims for death losses which have been reported and no proofs re-		
ceived\$	7,500.00	
Total policy claims		7,500.00
Premiums paid in advance, including surrender values so applied		647.90
Unearned interest and rent paid in advance		921.33
"Cost of collection" on uncollected and deferred premiums, in excess of t		L
thereon		5,809.74
Salaries, rents, office expenses, bills and accounts due or accrued		1,393.39 510.00
Medical examiners' and legal fees due or accrued  State, county and municipal taxes due or accrued		11.00
State, county and municipal taxes due or accrued  Suspense account		68.43
Capital stock		
		153,700.00
Capital stock applied for		153,700.00 8,000.00
Capital stock applied for		

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Ciassification.	Whole	Whole Life Policies.	Endown	Endowment Policies.	Term ar cies, Inc Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total h	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount	Number.	Amount.
At end of previous year. Issued during year Revived during year Increased during year	1,897 1,898 23	\$ 2,619,222.00 2,664,318.00 41,500.00 2,500.00	117 109	\$ 162,400.00 213,500.00 2,000.00 1,000.00	251 35 2	\$ 378,665.00 81,000.00 2,000.00		2,175 2,042 27	\$ 3,160,287.00 2,959,318.00 45,000.00 3,500.00
Totals before transfers	3,728	5, 327, 540.00	228	378,900.00	288	461,665.00			
Transfers, deductions	1 2 2	5,000.00	11	700.00	1	5,000.00			
Balance of transfers	1	1,000.00		4,300.00	1	5,000.00			
Totals after transfers	3,729	5,328,540.00	228	383,200.00	287	456,665,00		4,244	6,168,405.00
Deduct ceased: By death By maturity	20	34,500.00	60	4,500.00	, 61	2,000.00		52	41,000.00
by expiry By surrender By lapse By decrease	24 445	30,590.00 634,500.00 21,750.00	26	2,500.00 25,000.00 1,000.00	96	1,500.00		567	34, 590.00 852, 665.00 22, 750.00
Total terminated	489	721,340.00	30	33,000.00	66	196,665.00		618	951,005.00
Outstanding at end of year	3,240	4,607,200.00	198	350,200,00	188	260,000.00		3,626	5,217,400.00
Policies reinsured									

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	1,765 1,740	\$	2,403,287.00 2,295,868.00
Total  Deduct ceased to be in force during the year	3,505 814	\$	4,699,155.00 1,225,805.00
Policies in force December 31, 1907  Losses and claims unpaid December 31 of previous year  Losses and claims incurred during the year	2,691 1 15	. \$	3,473,350.00 1,000.00 19,908.48
Total  Losses and claims settled during the year in cash, \$18,134.25; by compromise, \$274.23	16 15	\$	20, 908. 48 18, 408. 48
Losses and claims unpaid December 31, 1907  Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses:	1	\$	2,500.00
Cash		_	131,342.82

# STATE MUTUAL LIFE ASSURANCE COMPANY.

Incorporated March 16, 1844.

Commenced Business June 1, 1845.

A. G. BULLOCK, President.

H. M. WITTER, Secretary,

G. W. MACKINTIRE, Treasurer.

Home Office, 340 Main Street, Worcester, Mass.

### DALLINGE SHEET

year\$	27,545,459.56
361,498.15 137,456.06 28,108.50	
,606,748.06	527,062.71
	4,001,698.92
cies\$ 202,487,35 27,748,35 809,752,55 139,916,47 9,996,86	4,528,761.63 20,492.33
	361,498.15 137,456.06 28,108.50 28,108.50 304,950.86 \$ (cies

Gross interest on other debts due the company	18,051.60	
Gross discount on claims paid in advance	362.56	
Gross rent from company's property, including \$20,000 for com-		
pany's occupancy of its own buildings	123,021.72	
Total gross interest and rents		1,331,337.46
Gross profit on sale or maturity of ledger assets, viz.:		1,001,001.40
Real estate	250.00	
Bonds	4,280,00	
Total American Exchange Bank, in liquidation		4,530.00
Continental National Bank, in liquidation		64. 30
Sale of rights on stocks		200.00 409.38
Policies surrendered to other companies.		.38,073.33
	-	
Total income		5,923,868.43
Sum of both amounts	8	33,469,327.99
DISBURSEMENTS.		
For death claims (less \$37,500 reinsurance), \$1,307,859.89; additions \$28,888	1 244 745 00	
tions, \$36,886\$ For matured endowments, \$476,745.36; additions, \$20,831		
_	497,576.36	
Net amount paid for losses and matured endowments\$		
For annuities involving life contingencies.	6,229.63	
Premium notes voided by lapse	1,092.00	
Surrender values paid in cash	545,269.46	
Dividends paid to policyholders in cash	52,321.53	
Dividends applied to pay renewal premiums	394,950.86	
Dividends applied to purchase paid-up additions and annuities	137,456.06	
Total paid policyholders\$	2,979,641.79	
Expense of investigation and settlement of policy claims, including		
\$994.20 for legal expenses.	1,365.47	
Paid for claims on supplementary contracts not involving life con-		
tingencies	5,726.99	
Commissions to agents (less commission on reinsurance): first year's premiums, \$153,402.72; renewal premiums, \$226,554.13; aunui-		
ties (original), \$843.25.	380,800,10	
Commuted renewal commissions	4,762.34	
Salaries and allowances for agencies, including managers, agents and	1,102.01	
clerks	65,535.01	
Agency supervision, traveling and all other agency expenses	11,087.35	
Medical examiners' fees, \$22,119; inspection of risks, \$7,376.60	29,495.60	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	84,140.76	
Rent, including \$20,000 for company's occupancy of its own	/	
buildings	32,485.13	
Advertising, \$4,240.88; printing and stationery, \$14,136.03; postage,	05 440 00	
telegraph, telephone and express, \$6,769.77	25.146.68	
Legal expenses (not noted above)	1,449.29 4,720.63	
Insurance taxes, licenses and department fees	81.216.49	
Taxes on real estate	20,337.86	
Repairs and expenses (other than taxes) on real estate	36,079.28	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	12,617.50	
Premiums on stocks and bonds purchased.	6,067.50	
Sundry items of expense	19,090.87	
Total disbursements.		3,801,766.64
	_	
Balance		29,667,561.35

### LEDGER ASSETS

LEDGER ASSETS.	
Book value of real estate\$ 1,690,036,00	
Mortgage loans on real estate4,772,563.00	
Loans secured by pledge of bonds, stocks or other collateral 396,017.34	
Loans made to policyholders on this company's policies assigned as	
collateral 3,127,159.70	
Book value of bonds (excluding interest), \$16,073,019; and stocks,	
\$2,953,141	
Cash in company's office 3,720.48	
Deposited in trust companies and banks on interest 259,293.06	
Loans on personal security	
Loans to corporations 376,177.00	
Total ledger assets, as per balance\$	29,667,561 35
NON-LEDGER ASSETS.	
Interest due (\$3,182.50) and accrued (\$61,396.71) on mortgages\$ 64,579.21	
Interest accrued on bonds 231,555,56	
Interest due (\$558.43) and accrued (\$6,108.62) on collateral loans 6,667.05	
Interest due (\$3,664.20) and accrued (\$40,135.49) on premium notes,	
policy loans or liens 43,799.69	
Interest due (\$83.43) and accrued (\$4,975.17) on other assets	
Rents accrued on company's property or lease	
Total interest and rents due and accrued.	363, 293. 55
New Business Renewals.	
Gross premiums due and unreported on policies in force	
December 31, 1907\$ 3,500.10 \$ 299,278.18	
Gross deferred premiums on policies in force December	
31, 1907 40,014.18 424,731.96	
Totals	
Deduct loading 10,225.86 170,142.38	
Net amount of uncollected and deferred pre-	
miums\$ 33,28\$.42 \$ 558,867.76	587, 156. 18
Gross assets\$	30 618 011 08
	67,010,011.00
DEDUCT ASSETS NOT ADMITTED.	
Book value of ledger assets over market value, viz.: Bonds and stocks	809,847.00
Total admitted assets	
Total admitted assets.	29,808,104.08
LIABILITIES.	
Net present value of all the outstanding policies in force on the 31st	
day of December, 1907, as computed by the Massachusetts	
Department on the following tables of mortality and rates of	
of interest, viz.:	
Actuaries' Table at 4 per cent. on policies issued prior to Janu-	
ary 1, 1901820,913,177.00	
Same for reversionary additions	
American Experience Table at 3} per cent, on policies issued	
on and after January 1, 1901 5,576,987.00	
Same for reversionary additions	
Net present value of annuities (including those in reduction of pre-	
miums), viz.:	
American Experience Table at 3½ per cent	
Total \$27,741,025.00	
Deduct net value of risks of this company reinsured in other solvent	
companies 198,495.00	
Net reserve.	27,542,530.00
	2. 1042,000.00

Present value of amounts not yet due on supplementary contracts not involving life contingencies\$	111,969.73
Claims for death losses which have been reported and no proofs re-	
ceived\$ 50,847.00	
Claims for death losses and other policy claims resisted by the com-	
pany10,000.00	
Total policy claims	60,847.00
Premiums paid in advance, including surrender values so applied	60,042.00
Dividends or other profits due policyholders, including those contingent on pay-	
ment of outstanding and deferred premiums.	221,011.57
Dividends declared on or apportioned to annual dividend policies, payable to	
policyholders during 1908, whether contingent upon the payment of renewal	100 *** 00
premiums or otherwise Dividends declared on or apportioned to deferred dividend policies, payable to	102,777.66
policyholders during 1908	8,631,46
Amounts set apart, apportioned, provisionally ascertained, calculated, declared	0,001. 10
or held awaiting apportionment upon deferred dividend policies not included	•
in item above	133,736.54
Extra reserve on life annuities	13,500.00
Unassigned funds (surplus)	1,553,118.12
Total liabilities	29.808.164.08

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Macifination	Whole	Whole Life Policies,	Епфомп	Endowment Policies.	Term an cies, Incl Premiur	Term and Other Poli- cies, Including Return Premium Additions,	Additions to Policies by Dividends.	Total N	Fotal Numbers and Amounts.
	Number.	Amount.	Number.	Amount,	Number.	Amount.	Amount.	Number.	Amount,
At end of previous year. Issued during year. Turerased during year.	22,247 2,946 17	\$57,527,232.00 7,801,597.00 40,500.00 32,711.00	21,877	\$52,383,500.00 1,233,900.00 34,100.00 31,057.00	2,537 396 6	\$ 6,981,599.00 1,233,680.00 31,000.00 1,103.00	\$ 1,855,849.00	46,661 3,988 32 32	\$118,748,180.00 10,504,741.00 105,600.00 64,871.00
Totals before transfers	25,210	65,402,040.00	22,532	53,682,557.00	2,940	8,247,382.00			
Transfers, deductions	1 68	5,000.00	15	12,500.00	76	279,471.00			
Balance of transfers	67,	258,471.00	00	20,000.00	75	278,471.00			
Totals after transfers	25,277	65,660,511,00	22,540	53,702,557.00	2,865	7,968,911.00	2,091,413.00	50,682	129,423,392.00
Deduct ceased: By death By maturity By sexpiry By surrender By surrender By decrease	234 329 987	723,454.00 13,350.00 440,411.00 2,068,411.00 629,197.00	165 201 201 508 196	558,566.00 476,421.00 926,461.00 368,380.00 352,573.00	13 86 202 44	59,350.00 174,869.00 501,435.00 267,305.00	36, 876.00 20, 831.00 15, 569.00 64, 149.00	-1	1,378,246.00 497,252.00 203,758.00 1,431,021.00 2,937,918.00 1,249,375.00
Fotal terminated	1,554	3,874,513.00	1,071	2,682,701.00	345	1,002,959.00	137,425.00	2,970	7,697,598.00
Outstanding at end of year	23,723	61,785,998.00	21,469	51,019,856.00	2,520	6,965,952.00	1,953,988.00	47,712	121,725,794.00
Policies reinsured									1,520,000.00

EXHBIT OF ANNUTHES—In force December 31, 1907: Number, 27; representing in annual payments, \$7,787-43.

Policies on the lives of citizens of said State in force December 31	Number.		Amount.
of previous year	837	8	1,400,452.00
Policies on the lives of citizens of said State issued during the year	93		169,442.00
TotalDeduct ceased to be in force during the year	930 68	\$	1,569,894.00 157,509.00
Policies in force December 31, 1907	862	\$	1,412,385.00
Losses and claims incurred during the year.	21		29,493.37
Total	21	8	29,493.37
Losses and claims settled during the year in cash	19		23,355.37
Losses and claims unpaid December 31, 1907.  Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex-	- 2	8	6,138.00
penses		_	45,719.57

## STATE LIFE INSURANCE COMPANY OF INDIANA.

Incorporated September 5, 1894.

Commenced Business September 24, 1894.

HENRY W. BENNETT. President.

W. S. WYNN, Secretary.

ALBERT SAHM, Treasurer.

Home Office, State Life Building, Indianapolis, Ind.

## BALANCE SHEET.

	Amount of net or ledger assets (as per balance) December	er 31 of previous year\$	4,966,895.73
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### INCOME.

	missions or other expenses, less \$3,493.62 for first year's reinsur-	
	ance\$ 448,562.89	
	Surrender values applied to pay first year's premiums 181.21	
	Total first year's premiums on original policies\$ 448,744.10	
	Dividends applied to purchase paid-up additions and annuities 1,316.95	
	Surrender values applied to purchase paid-up insurance and annuities. 27,633-31	
	Total new premiums \$477,694.36	
	Renewal premiums, without deduction for commissions or other ex-	
	penses, less \$4,318.54 for reinsurance on renewals 2,071,237.88	
,	Dividends applied to pay renewal premiums 75,253-52	
	Renewal premiums for deferred annuities 130.00	
	Total renewal premiums \$2,146.621.40	
	Total premium income	2,624,315.76
	Gross interest on mortgage loans\$ 136,501.28	
	Gross interest on bonds and dividends on stocks	
	Gross interest on premium notes, policy loans or liens 71,917.25	

First year's premiums on original policies, without deduction for com-

Gross interest on deposits in trust companies and banks\$	3,166.52	
Gross rent from company's property, including \$12,664.68 for company's		
occupancy of its own buildings	102,530.99	
Total gross interest and rents	\$	317,259.54
Partial payments on voided notes		226.93
		2,941,802.23
Total income		
Sum of both amounts	\$	7,908,697.96
DISBURSEMENTS.		
For death claims	528, 245, 48	
Net amount paid for losses\$	528,245.48	
Premium notes voided by lapse	48, 427. 06	
Surrender values paid in cash	179, 423, 81	
Surrender values applied to pay new premiums	181.21	
Surrender values applied to purchase paid-up insurance and annuities-	27,633.31	
Dividends paid to policyholders in cash	11,774.57	
Dividends applied to pay renewal premiums	75,253.52	
Dividends applied to purchase paid-up additions and annuities	1.316.95	
Total paid policyholders\$	872,255.91	
Expense of investigation and settlement of policy claims, including		
\$936 for legal expenses	1,774.74	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$356,870,22; renewal premiums, \$277,837.14	634,707.36	
Commuted renewal commissions	9,902.13	
Salaries and allowances for agencies, including managers, agents and		
clerks	29,450.45	
Agency supervision, traveling and all other agency expenses	10,339.23	
Medical examiners' fees, \$17,683.50; inspection of risks, \$5,476.12	23.159.62	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	116,931.47	
Rent, including \$12,664.68 for company's occupancy of its own buildings-	19,005.38	
Advertising, \$4,866.73; printing and stationery, \$10,574.50; postage, tele-		
graph, telephone and express, \$9,076.69	24,517.92	
Legal expenses (not noted above)	4,007.84	
Furniture, fixtures and safes	2,429.84	
Insurance taxes, licenses and department fees	49,666.73	
Taxes on real estate	11,820.60	
Repairs and expenses (other than taxes) on real estate	34,183.76	
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate		
Other assets		
Total	5,140.67	
Taxes on investments	1,463.40	
Investment expenses	1.725.62	
Miscellaneous expenses	2,884.14	
Discount on premiums paid in advance	1.57	
Total disbursements		1,855,368.38
Balance	_	6,053,329.58
	_	
LEDGER ASSETS.		
Book value of real estate\$	992,888.00	
Mortgage loans on real estate	3,264,891.00	
Loans made to policyholders on this company's policies assigned as col-		

lateral 1,381,745.25

80,230.35

Premium notes on policies in force-----

Book value of bonds (excluding interest)\$	95,428.72	
Cash in company's office	16,001.24	
Deposited in trust companies and banks not on interest	17, 499, 12	
Deposited in trust companies and banks on interest  Agents' balances	111,827.17 92,817.89	
	\$	6,053,329.58
NON-LEDGER ASSETS.		
Interest due (\$3,992.26) and accrued (\$50,195.92) on mortgages\$		
Interest due (\$150) and accrued (\$512.50) on bonds	662.50	
Interest accrued on premium notes, policy loans or liens Interest due on other assets	802.30	
Rents due (\$168) and accrued (\$767.32) on company's property or lease	935.32	
Total interest and rents due and accrued		56,888.30
Market value of real estate over book value		207, 112.00
New		
	Renewals.	
December 31, 1907	117 174 47	
Gross deferred premiums on policies in force December	2211213131	
31, 1907	38,606.98	
Totals	155, 781, 45	
Deduct loading 67, 258.69	30,221.60	
Net amount of uncollected and deferred premiums-\$ 27,338.63 \$	125,559,85	152, 898, 48
Unearned premiums for fire insurance on home office building		2,120.99
Gross assets	s	6, 472, 349, 35
		01111010100
DEDUCT ASSETS NOT ADMITTED.  Agents' debit balances	92,817.89	
Premium notes and loans on policies and net premiums (above) in excess	Day Ox 1. OD	
of the net value of their policies	21,073.79	
of the net value of their policies Book value of ledger assets over market value, viz.:		
of the net value of their policies Book value of ledger assets over market value, viz.: Bonds	3,303.72	
of the net value of their policies Book value of ledger assets over market value, viz.:	3,303.72	117,195.40
of the net value of their policies Book value of ledger assets over market value, viz.: Bonds	3,303.72	117,195,40 6,355,153,95
of the net value of their policies. Book value of ledger assets over market value, viz.: Bonds Total Total admitted assets	3,303.72	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds  Total  Total admitted assets  LIABILITIES.	3,303.72	
of the net value of their policies  Book value of ledger assets over market value, viz.:  Bonds  Total  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st	3,303.72	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds  Total  Total admitted assets  LIABILITIES.	3,303.72	
of the net value of their policies  Book value of ledger assets over market value, viz.:  Bonds  Total  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Department on the following tables of mortality and rates of interest, viz.:	3,303.72	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds	3,303.72	
of the net value of their policies Book value of ledger assets over market value, viz.: Bonds Total Total Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Departmeut on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901	3,303.72	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds.  Total.  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901.  \$\$American Experience Table at 3 per cent. on policies issued after	3,303.72 \$ \$	
of the net value of their policies Book value of ledger assets over market value, viz.: Bonds Total Total Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Departmeut on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901	3,303.72 \$ \$	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds	3,303.72 	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds  Total  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent, on policies issued prior to January 1, 1901.  American Experience Table at 3 per cent, on policies issued after January 1, 1901, except as given below.  Same for reversionary additions  American Experience Table at 3½ per cent, on non-participating policies issued in 1907.	3,303.72 	
of the net value of their policies Book value of ledger assets over market value, viz.: Bonds Total Total Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Department on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901  American Experience Table at 3 per cent. on policies issued after January 1, 1901, except as given below Same for reversionary additions American Experience Table at 3½ per cent. on non-participating policies issued in 1907. Net present value of annuities (including those in reduction of pre-	3,303.72 	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds  Total  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent, on policies issued prior to January 1, 1901.  American Experience Table at 3 per cent, on policies issued after January 1, 1901, except as given below.  Same for reversionary additions  American Experience Table at 3½ per cent, on non-participating policies issued in 1907.	3,303.72 	
of the net value of their policies  Book value of ledger assets over market value, viz.:  Bonds  Total  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901.  American Experience Table at 3 per cent. on policies issued after January 1, 1901, except as given below  Same for reversionary additions  American Experience Table at 3½ per cent. on non-participating policies issued in 1907.  Net present value of annuities (including those in reduction of premiums), viz.:  30 American Office Tables, 3½ per cent.	3,303.72 	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds  Total.  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent, on policies issued prior to January 1, 1901.  American Experience Table at 3 per cent, on policies issued after January 1, 1901, except as given below  Same for reversionary additions  American Experience Table at 3½ per cent, on non-participating policies issued in 1907.  Net present value of annuities (including those in reduction of premiums), viz.:	3,303.72 	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds  Total  Total  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901.  American Experience Table at 3 per cent. on policies issued after January 1, 1901, except as given below  Same for reversionary additions  American Experience Table at 3½ per cent. on non-participating policies issued in 1907.  Net present value of annuities (including those in reduction of premiums), viz.: 30 American Office Tables, 3½ per cent.	3,303.72 	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds	3,303.72 1,695,990.00 3,722,688.00 39.00 1,078.00 5,420,134.00 4,485.00	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds  Total  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent, on policies issued prior to January 1, 1901.  American Experience Table at 3 per cent, on policies issued after January 1, 1901, except as given below  Same for reversionary additions  American Experience Table at 3½ per cent, on non-participating policies issued in 1907.  Net present value of annuities (including those in reduction of premiums), viz.:  30 American Office Tables, 3½ per cent.  Total  Seduct net value of risks of this company reinsured in other solvent companies.	3,303.72 1,695,990.00 3,722,688.00 39.00 1,078.00 5,420,134.00 4,485.00	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds  Total  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the Indiana Insurance Department on the following tables of mortality and rates of interest, viz.:  Actuaries' Table at 4 per cent. on policies issued prior to January 1, 1901.  American Experience Table at 3 per cent. on policies issued after January 1, 1901, except as given below.  Same for reversionary additions  American Experience Table at 3½ per cent. on non-participating policies issued in 1907.  Net present value of annuities (including those in reduction of premiums), viz.: 30 American Office Tables, 3½ per cent.  Total-  Deduct net value of risks of this company reinsured in other solvent companies.  Total-	3,303.72 	
of the net value of their policies.  Book value of ledger assets over market value, viz.:  Bonds	3,303.72 	

Present value of amounts not yet due on supplementary contracts not inv		11,880,00
Claims for death losses in process of adjustment, or adjusted and not		11,000.00
due	43,800.00	
	40,000.00	
Claims for death losses which have been reported and no proofs re-		
ceived	40,500.00	
Claims for death losses and other policy claims resisted by the com-		
pany	57,139.00	
Total policy claims		141,439.00
Premiums paid in advance, including surrender values so applied		5,999.92
Unearned interest and rent paid in advance		27,634.90
Commissions to agents due or accrued		12, 163, 53
Salaries, rents, office expenses, bills and accounts due or accrued		956.09
Medical examiners' and legal fees due or accrued		1,868,33
State, county and municipal taxes due or accrued		27, 271, 31
Dividends or other profits due policyholders, including those contingent o		-11-12-02
of outstanding and deferred premiums		2,508,12
Unassigned funds (surplus)		707, 401, 75
Unassigned funds (surprus)		707,401.75
Total liabilities	\$	6,355,153.95

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

	40	DAMING OF COLUMN 1801-1 ON DOMINESS OWNER.	or certain	TO LOTTE !	TO CONTROLL	o create.			
Classification,	Whole	Whole Life Policies.	Endowr	Endowment Policies.	Term an cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total N	Total Numbers and Amounts.
	Number.	Amount	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year————————————————————————————————————	21,124 4,375 114	\$59,136,651.00 11,040,697.00 365,500.00	1,028 195 10	\$ 2,123,326.00 389,590.00 15,000.00	4,481 307 26 531	\$13,520,846.00 1,190,331.00 58,306.00 1,229,369.00		26,633 4,877 150 531	\$ 74,780,823.00 12,620,618.00 438,806.00 1,229,369.00
Totals before transfers	25,613	70, 542, 848, 00	1,233	2,527,916.00	5,345	15,998,852.00			
Transfers, deductionsTransfers, additions									
Balance of transfers									
Total after transfers	25,613	70,542,848.00	1,233	2,527,916.00	5,345	15,998,852.00		32, 191	89,069,616.00
Deduct ceased: By death	145	428,300.00	6	25,820.00	38	147, 813.00		192	601,983.00
By expiry By surrender By lapse By lapse By decrease	4,277	2,229,599 00 11,273,553.00	146	89,300.00 378,800.00	318 17 506	735,000.00 78,239.00 1,165,019.00		318 842 4,929	2,397,138,00 12,817,372.00
Total terminated	5,196	13,931,452.00	206	493,920.00	879	2,126,071.00		6,281	16, 551, 443.00
Outstanding at end of year	20,417	56,611,396.00	1,027	2,033,996.00	4,466	13,872,781.00		25,910	72,518,173.00
Policies reinaured					70	479,000.00		70	479,000.00

EXHIBIT OF ANNUITIES-In force December 31, 1907: Number, 1; representing in annual payments, \$200.00.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year.  Policies on the lives of citizens of said State issued during the year	970 176	\$	1,636,663.00 311,036.00
Total	1,146 289	\$	1,947,699.00 459,960.00
Policies in force December 31, 1907	857	\$	1, 487, 739, 00
Losses and claims unpaid December 31 of previous year  Losses and claims incurred during the year	1		5,000.00 27,000.00
Total-	15	\$	32,000.00
Losses and claims settled during the year in cash, \$31,549.85; by com-	45		00.000.00
promise, \$450.15	15		32,000.00
deduction for losses, dividends, commissions or other expenses: Cash, \$34,393.25; notes or credits, \$4.613.27; total			39,006,52
=		_	00.000102

## THE TRAVELERS INSURANCE COMPANY.

Incorporated June 17, 1863.

Commenced Business July 1, 1866.

SYLVESTER C. DUNHAM, President.

First year's premiums on original policies, without deduction for

Louis F Butler, Secretary.

Home Office, 700 Main Street, Hartford, Conn.

#### BALANCE SHEET.

Amount of net or ledger assets (as per balance) December 31 of previous year......\$ 40,719,400.87

#### INCOME.

commissions or other expenses, less \$13,470.42 for first year's	
reinsurance\$ 730,089.34	
Dividends applied to purchase paid-up additions and annuities 20,385.00	
Consideration for original annuities involving life contingencies 18,750.45	
Consideration for supplementary contracts involving life contingen-	
cies12,881.00	
Total new premiums	782,105.79
Renewal premiums, without deduction for commissions or other ex-	
penses, less \$129,984.93 for reinsurance on renewals \$ 5,115,622.60	
Dividends applied to pay renewal premiums	
Renewal premiums for deferred annuities	
Total renewal premiums \$5,150,212.08	
Total premium income	5,932,317.87
Consideration for supplementary contracts not involving life contingencies	508,087.90
Gross interest on mortgage loans 595,495.25	
Gross interest on collateral loans 56,174.28	
Gross interest on honds and dividends on stocks	
Gross interest on premium notes, policy loans or liens 241,780.92	
Gross interest on deposits in trust companies and banks	

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Gross interest on other debts due the company
Cross rent from company's property, including \$67,930.12 for company's occupancy of its own buildings
pany's occupancy of its own buildings. 120,632,80  Total gross interest and rents. \$ 2,085,631,72  Gross profit on sale or maturity of ledger assets, viz.:  Real estate. \$ 46,581,25  Bonds. 73,268,75  Total. 119,850,00  Total income. \$ 8,645,887,49  Sum of both amounts. \$ 49,365,288,36  DISBURSEMENTS.  For death claims (less \$14,500 reinsurance), \$1,852,428,20; additions, \$84  For matured endowments (less \$7,786 reinsurance) 663,636,55  Net amount paid for losses and matured endowments \$ 2,516,148,75  For annuities involving life contingencies 25,133, 32  Surrender values paid in cash 321,223, 27  Dividends applied to pay renewal premiums 33,053,87  Dividends applied to pay renewal premiums 20,385,00  Total paid policyholders 2,916,044, 21  Expense of investigation and settlement of policy claims, including \$40,60 for legal expenses 469,68  Paid for claims on supplementary contracts not involving life contingencies. 29,112, 37  Commissions to agents (less commission on reinsurance): first year's premiums, \$296,220,57; renewal premiums, \$245,713,23; annui-
Total gross interest and rents   \$ 2,085,631.72
Real estate
Real estate
Total   119,850.00
Total   119,80,00
Total income.   \$ 8,645,887,49
Sum of both amounts.  DISBURSEMENTS.  For death claims (less \$14,500 reinsurance), \$1,852,428,20; additions, \$44  \$1,852,512 20  For matured endowments (less \$7,786 reinsurance) 663,636,55  Net amount paid for losses and matured endowments \$2,516,148,75  For annuities involving life contingencies 25,133, 32  Surrender values paid in cash 321,232, 37  Dividends applied to pay renewal premiums 33,053,87  Dividends applied to purchase paid-up additions and annuities 20,385,00  Total paid policyholders \$2,916,044,21  Expense of investigation and settlement of policy claims, including \$40,60 for legal expenses 40,60 for legal expenses 40,60 for legal expenses 52,000  Paid for claims on supplementary contracts not involving life contingencies 292,112,37  Commissions to agents (less commission on reinsurance): first year's premiums, \$296,220,57; renewal premiums, \$245,713,23; annui-
DISBURSEMENTS.  For death claims (less \$14,500 reinsurance), \$1,852,428,20; additions, \$84
For death claims (less \$14,500 reinsurance), \$1,852,428,20; additions, \$84 \$1,852,512.20  For matured endowments (less \$7,786 reinsurance) 663,636,55  Net amount paid for losses and matured endowments \$2,516,148,75  For annuities involving life contingencies 25,133, 32  Surrender values paid in cash 321,323,27  Dividends applied to pay renewal premiums 33,633,87  Dividends applied to purchase paid-up additions and annuities 20,385,00  Total paid policyholders \$2,916,044,21  Expense of investigation and settlement of policy claims, including \$40,60 for legal expenses. 469,68  Paid for claims on supplementary contracts not involving life contingencies 292,112,37  Commissions to agents (less commission on reinsurance): first year's premiums, \$296,220,57; renewal premiums, \$245,713,23; annui-
For death claims (less \$14,500 reinsurance), \$1,852,428,20; additions, \$84 \$1,852,512.20  For matured endowments (less \$7,786 reinsurance) 663,636,55  Net amount paid for losses and matured endowments \$2,516,148,75  For annuities involving life contingencies 25,133, 32  Surrender values paid in cash 321,323,27  Dividends applied to pay renewal premiums 33,633,87  Dividends applied to purchase paid-up additions and annuities 20,385,00  Total paid policyholders \$2,916,044,21  Expense of investigation and settlement of policy claims, including \$40,60 for legal expenses. 469,68  Paid for claims on supplementary contracts not involving life contingencies 292,112,37  Commissions to agents (less commission on reinsurance): first year's premiums, \$296,220,57; renewal premiums, \$245,713,23; annui-
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Net amount paid for losses and matured endowments \$2,516,148,75 For annuities involving life contingencies 25,133, 32 Surrender values paid in cash. 21,232, 27 Dividends applied to pay renewal premiums 33,053, 87 Dividends applied to purchase paid-up additions and annuities 20,385,00  Total paid policyholders \$2,916,044,21  Expense of investigation and settlement of policy claims, including \$40,60 for legal expenses 40,60 for legal expenses 40,60 for legal expenses 292,112,37  Commissions to agents (less commission on reinsurance): first year's premiums, \$296,220,57; renewal premiums, \$245,713,23; annui-
For annuities involving life contingencies. 25, 133, 32  Surrender values paid in cash. 321, 323, 27  Dividends applied to pay renewal premiums. 33, 033, 57  Dividends applied to purchase paid-up additions and annuities. 20, 385, 00  Total paid policyholders. \$2,916,044, 21  Expense of investigation and settlement of policy claims, including \$40,60 for legal expenses. 469,68  Paid for claims on supplementary contracts not involving life contingencies. 292,112, 37  Commissions to agents (less commission on reinsurance): first year's premiums, \$296,220,57; renewal premiums, \$245,713,23; annui-
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tingencies 292,112.37 Commissions to agents (less commission on reinsurance): first year's premiums, \$296,220.57; renewal premiums, \$245,713.23; annui-
Commissions to agents (less commission on reinsurance): first year's premiums, \$296,220.57; renewal premiums, \$245,713.23; annui-
premiums, \$296,220.57; renewal premiums, \$245,713.23; annui-
Salaries and allowances for agencies, including managers, agents and
clerks136,487.56
Agency supervision, traveling and all other agency expenses 47,925.82
Medical examiners' fees, \$42,423.08; inspection of risks, \$12,008.32 54,431.40
Salaries and all other compensation of officers, directors, trustees and
home office employees 141,506.12
Rent, including \$20,379.05 for company's occupancy of its own buildings 59,769.56
Advertising, \$8,372.84; printing and stationery, \$30,899.73; postage,
telegraph, telephone and express, \$33,941.41
Legal expenses (not noted above) 2,372.90
Furniture, fixtures and safes 48,824.36
Insurance taxes, licenses and department fees
Taxes on real estate 21,958.65
Repairs and expenses (other than taxes) on real estate 66,710.00
Gross loss on sale or maturity of ledger assets, viz.:
Real estate\$ 32,425.00
Bonds
Total 38,502.90
Miscellaneous items. 15,202.88
Profit and loss
Total disbursements 4,541,369.63

Balance \$ 44,823,918.73

### LEDGER ASSETS.

Book value of real estate.	\$ 1	,750,180.45	
Mortgage loans on real estate.		3,676,041.92	
Loans made to policybolders on this company's policies assigned as			
collateral		,040,999.74	
Premium notes on policies in force.		7,019.72	
Book value of bonds (excluding interest), \$22,042,679.37; and stocks,			
\$1,833,692.63	23	,876,372.00	
Casb in company's office		6,405.00	
Deposited in trust companies and banks not on interest		9,426.27	
Deposited in trust companies and banks on interest		452,323.79	
Bills receivable, \$1,502.09; agents' balances, \$3,647.75		5,149.84	
Total ledger assets, as per balance			44,823,918.73
NON-LEDGER ASSETS.			
Interest due (\$21,307,26) and accrued (\$187,058,66) on mortgages	s	208, 365, 92	
Interest accrued on bonds.			
Total interest due and accrued			538,553.01
New			
Business.	1	Renewals.	
Gross premiums due and unreported on policies in force			
*December 31, 1907\$ 4,901.58	\$	350,279.05	
Gross deferred premiums on policies in force December			
31, 1907		491,994.57	
Totals \$52.081.61	S	842.273.62	
Deduct loading 8,333.06		96,861,47	
Net amount of uncollected and deferred premiums, \$43,748 55	0		789, 160, 70
Gross assets		\$	46,151,632.44
DEDUCT ASSETS NOT ADMITTED,			
Agents' debit balances.	.8	3,647,75	
Bills receivable		1,502.09	
Book value of ledger assets over market value, viz.:			
Bonds and stocks		1.455.774.48	
(M)	_		1 400 004 00
Total			1,460,924.32
Total admitted assets			44,690,708.12
LIABILITIES.			
Net present value of all the outstanding policies in force on the 31st	t		

Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the company on the	
following tables of mortality and rates of interest, viz.:	
American Experience Table at 3 per cent, on standard partici-	
pating business and upon all other standard life policies	
with surrender values based upon this reserve	2,154,816.00
Same for reversionary additions	42,503.00
American Experience Table at 31 per cent, on all standard life	
policies not included above	38,706,870.00
Other tables and rates, viz.:	
Substandard contracts valued on the American Experience	
Table with 200 per cent, mortality and 3 per cent, interest.	44,740.00
Substandard contracts valued on American Experience Table	
with various mortality ratings and 31 per cent. interest	90,249.00

Net present value of annuities (including those in reduction of premiums), viz.:	
McClintock's 3½ per cent\$ 272,538.00	
Total	
companies 882,953.00	)
\$40,428,763.00	
Reserve to provide for health and accident benefits contained in life policies 7,428.00	
Net reserve	\$ 40,436,191.00
Present value of amounts not yet due on supplementary contracts not involving	
life contingencies, computed by the company	
Liability on policies canceled and not included in "net reserve," upon which a sur- render value may be demanded	
Claims for death losses in process of adjustment, or adjusted and not	
due\$ 49,631.08	3
Claims for death losses which have been reported and no proofs re- ceived. 98,371.07	
Claims for matured endowments due and unpaid 781, 50	
Claims for death losses and other policy claims resisted by the com-	
pany 22,500.00	)
Total policy claims.	171,283.65
Due and unpaid on supplementary contracts not involving life contingencies	833.34
Premiums paid in advance, including surrender values so applied	79,446.49
Unearned interest and rent paid in advance	
Salaries, rents, office expenses, bills and accounts due or accrued.	
Dividends or other profits due policyholders, including those contingent on pay-	
ment of outstanding and deferred premiums  Dividends declared on or apportioned to annual dividend policies, payable to	
policyholders during 1908, whether contingent upon the payment of renewal	
premiums or otherwise.	
Unassigned funds (surplus)	
Total liabilities.	\$ 44,690,708.12

EXHIBIT OF POLICIES 1907—PAID-FOR BUSINESS ONLY.

Classification,	Whole	Whole Life Policies.	Endown	Endowment Policies.	Term an cies, Incl Premiur	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.		Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year. Issued during year. Revived during year. Increased during year.	42,362 5,946 193	2 \$107,344,408.00 6 15,782,364.00 3 455,578.00 15,113.00	20,281 1,695 60	\$43,364,869.00 3,090,820.00 117,122.00	6,709 1,520 29	\$15,980,524.00 4,546,857.00 74,953.00 896.00	\$ 45,742.00 37,619.00 171.00	69,352 9,161 282	\$166,735,543.00 23,457,660.00 647,824.00 16,009.00
Totals before transfers	48,501	123,597,463.00	22,036	46,572,811.00	8,258	20,603,230.00	83,532.00	78,795	190,857,036.00
Transfers, deductions.	306	589,586.00 255,033.00	151	266,961.00 112,304.00	164	314,291.00 803,441.00		621	1,170,838.00
Balance of transfers.	197	334,493.00	98	154,657.00	295	489,150.00			
Totals after transfers.	48,304	123,262,970.00	21,938	46,418,154,00	8,553	21,092,380.00	83,532.00	78,795	190,857,036.00
Deduct ceased: By death By maturity	531	1,304,341.00	141 297	390,967.00 631,501.00		120,506.00 14,098.00 619,524.00	68.00	724 297 216	1,815,882.00 645,599.00 619,524.00
by expiry By surrender By lapse By decrease	1,639	1,234,331.00 3,186,551.00 170,758.00	542	900,310.00 746,396.00 186,757.00	242	372, 406.00 597, 709.00 39, 232.00	6,125.00	,2	2,513,172,00 4,530,656,00 396,783,00
Total terminated	2,590	5,895,981.00	1,381	2,855,931,00	622	1,763,475.00	6,229.00	4,593	10,521,616.00
Outstanding at end of year	45,714	117,366,989,00	20,557	43,562,223.00	7,931	19,328,905.00	77,303.00	74,202	180, 335, 420, 00
Policies reinsured.	212	1,915,251.00	54	513,793.60	291	3,958,901.00		. 557	6,387,945.00

Ехинят ог Annutries—In force December 31, 1907: Number, 131; representing in annual payments, \$37,117.00.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	744 92	\$	2,159,956.00 201,060.00
Total	836	\$	2,361,016.00
Deduct ceased to be in force during the year	39		79,417.00
Policies in force December 31, 1907	797	8	2,281,599.00
Losses and claims incurred during the year	19		18,588.39
Total	19	8	18,588.39
Losses and claims settled during the year in cash	19		18,588.39
Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions or other ex-			
penses		_	61,298.76

# THE UNION CENTRAL LIFE INSURANCE COMPANY.

Incorporated 1867.

JESSE R. CLARK, President.

JOHN D. SAGE, Secretary.

LOUIS BREILING, Treasurer,

Commenced Business 1867.

Home Office, 353 West Fourth Street, Cincinnati, Ohio.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$100,000.00.

Amount of net or ledger assets (as per balance) December 31 of previous year\$	53, 325, 634.11
INCOME.	
First year's premiums on original policies, without deduction for commissions or other expenses, less \$21,775.03 for first year's reinsurance. \$1,105,848.58	
Dividends applied to purchase paid-up additions and annuities	
Total new premiums \$ 1,465,391.21  Renewal premiums, without deduction for commissions or other ex-	
penses, less \$162,533.41 for reinsurance on renewals.         7,412,904.43           Dividends applied to pay renewal premiums.         499,506.37           Surrender values applied to pay renewal premiums.         97,861.96	
Total renewal premiums \$8,001,272.76	
Total premium income.  Consideration for supplementary contracts not involving life contingencies  Gross interest on mortgage loans.  \$2,859,346,77  Gross interest on bonds and dividends on stocks  Cross interest on premium notes, policy loans or liens  Gross interest on deposits in trust companies and banks.  3,183,45  Gross rent from company's property, including \$7,782,50 for company's	9,466,663.97 54,453.00
occupancy of its own buildings. 20, 264. 19  Total gross interest and rents.	3, 367, 836. 41

Gross profit on sale or maturity of ledger assets, viz.:		
Real estate		20, 657. 88
Received from surrendered reinsurance		19, 109, 77
Total income	\$	12,928,721.03
Sum of both amounts		66, 254, 355, 14
DISBURSEMENTS.		
For death claims (less \$82,500 reinsurance), \$1,997,352.27; additions,		
\$15,990.11\$	9 013 349 38	
For matured endowments, \$725,869.49; additions, \$12,259.91	738, 129, 40	
_		
Net amount paid for losses and matured endowments\$		
For annuities involving life contingencies Premium notes voided by lapse	24,390.02	
Surrender values paid in cash	244, 909, 58 236, 005, 21	
Surrender values paid in cash Surrender values applied to pay renewal premiums.	97, 861, 96	
Surrender values applied to purchase paid-up insurance and annuities -	117, 112, 71	
Dividends paid to policyholders in cash	370,628.50	
Dividends applied to pay renewal premiums	490, 506, 37	
Dividends applied to purchase paid-up additions and annuities	220, 327, 29	
_		
Total paid policyholders\$	4,553,213.42	
Expense of investigation and settlement of policy claims, including		
\$1,521,21 for legal expenses.  Paid for claims on supplementary contracts not involving life contin-	1,521.21	
gencies.	36, 111, 92	
Paid stockholders for interest and dividends.	10,000,00	
Commissions to agents (less commission on reinsurance): first year's	10,000.00	
premiums, \$453,397.66; renewal premiums, \$500,593,24; annuities		
(original), \$1.105.13	955,096,03	
Commuted renewal commissions	29, 332, 79	
Salaries and allowances for agencies, including managers, agents and	ac, coat to	
clerks	30, 305, 59	
Agency supervision, traveling and all other agency expenses	41,291.57	
Medical examiners' fees, \$53,527; inspection of risks, \$1,505.78	55,032.78	
Salaries and all other compensation of officers, directors, trustees and		
home office employees.	224, 178, 18	
Rent, including \$7,782.50 for company's occupancy of its own buildings.	33,504,74	
Advertising, \$11,191.08; printing and stationery, \$35,788.24; postage,		
telegraph, telephone and express, \$15,909.73.	62,889.05	
Legal expenses (not noted above)	20, 817, 78	
Furniture, fixturea and safes	8,950,40	
Insurance taxes, licenses and department fees	158, 981, 11	
Taxes on real estate	8,087.45	
Repairs and expenses (other than taxes) on real estate.	7,080.21	
General expense  Mortgage loan expense	14,330.22	
Profit and loss account considered worthless	279, 354, 69 4, 798, 43	
Balance of loan contract account	4,798.43	
Mortgage expense.	28, 093, 46	
Total disbursements		6, 563, 417. 83
P. 1		

### LEDGER ASSETS.

LEDGER ASSETS.	
Book value of real estate\$ 470,966,70	
Mortgage loans on real estate50,220,071.62	
Loans made to policyholders on this company's policies assigned as col-	
lateral	
Premium notes on policies in force, of which \$349,359.30 is for first	
year's premiums 2,053,465.00	
Book value of bonds (excluding interest) 10,000.00	
Cash in company's office	
Deposited in trust companies and banks not on interest 141,612.13	
Total ledger assets, as per balance	FO COO OOF DI
Total ledger assets, as per balance	59,690,937.31
NON-LEDGER ASSETS.	
7-1	
Interest due (\$112,187.19) and accrued (\$1,791,861.63) on mortgages\$ 1,904,048.82 Interest due on bonds 50.00	
Interest due (\$37,545.20) and accrued (\$265,421.23) on premium notes,	
policy loans or liens 302, 966, 43	
Rents due on company's property or lease 415.00	
Total interest and rents due and accrued	2, 207, 480, 25
Market value of bonds and stocks over book value	487.50
New	
Business. Renewals.	
Gross premiums due and unreported on policies in force	
December 31, 1907	
Gross deferred premiums on policies in force December	
31, 1907	
Totals \$ 14,103.74 \$ 431,930.70	
Deduct loading 2,538.67 77,747.53	
Net amount of uncollected and deferred premiums \$ 11,565.07 \$ 354,183.17	005 740 04
14et amount of unconected and deferred premiums \$\phi\$ 11,000.01 \$\phi\$ 504,100.11	
· ·	
Gross assets	
DEDUCT ASSETS NOT ADMITTED.	
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:	62, 264, 653, 30
DEDUCT ASSETS NOT ADMITTED.	62, 264, 653.30
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Real estate.	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.: Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.: Real estate  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the company on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent, on issues of years up to and including 1900  American Experience Table at 3½ per cent, on issues of 1901 and	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.: Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.: Real estate  Total admitted assets  LIABILITIES.  Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the company on the following tables of mortality and rates of interest, viz.: Actuaries' Table at 4 per cent, on issues of years up to and including 1800  American Experience Table at 3½ per cent, on issues of 1901 and subsequent years  14,836,385.00  Same for reversionary additions  917,949.00  Net present value of annuities (including those in reduction of pre-	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.: Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.: Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.: Real estate	22,199.70
DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.: Real estate	22,199.70
Book value of ledger assets over market value, viz.: Real estate	22,199.70 6 62,242,453.60
Book value of ledger assets over market value, viz.:  Real estate	22,199.70 6 62,242,453.60
Book value of ledger assets over market value, viz.:  Real estate	22,199.70 5 62,242,453.60 8 50,024,824.00
Book value of ledger assets over market value, viz.:  Real estate	22,199.70 6 62,242,453.60

Claims for death losses due and unpaid\$	18,500.00	
Claims for death losses in process of adjustment, or adjusted and not		
due	28,140,00	
Claims for death losses which have been reported and no proofs re-		
ceived	94,508.00	
Claims for matured endowments due and unpaid.	5,070.00	
Claims for death losses and other policy claims resisted by the com-		
pany	62,750.00	
Total policy claims	\$	208,968.00
Premiums paid in advance, including surrender values so applied		123,936.96
Commissions due to agents on premium notes when paid		233,326.43
Commissions to agents due or accrued		7,625.79
State, county and municipal taxes due or accrued		15,048.72
Dividends or other profits due to policyholders, including those contingent	on pay-	
ment of outstanding and deferred premiums		35,940.16
Amounts set apart, apportioned, provisionally ascertained, calculated, de-	clared or	
held awaiting apportionment upon deferred dividend policies not inc	luded in	
item above		8,390,363.00
Net unpaid reinsurance premiums		42,207.56
Amount contingent upon result of local tax litigation		197,956.28
Capital stock		100,000.00
Unassigned funds (surplus)		2,410,619.70
Total liabilities	\$	62, 242, 453, 60
	_	

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies.	Term an cies, Incl Premiu	Term and Other Poli- cies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total A	Total Numbers and Amounts,
	Number.	Amount.	Number.	Amount.	Number.	Amount,	Amount,	Number	Amount
At end of previous year- lessued during year- Teevived during year- Increased during year-	107, 561 9,706 251	\$198,583,450.00 20,945,014.00 555,775.00 34,525.00	19, 922 2, 976 59	\$32,531,986.00 5,475,511.00 94,500.00 96,850.00	3,450 1,009 12	\$ 9,678,712,00 3,717,200.00 45,500.00	\$ 1,347,567.00	130, 933 13, 691 322	\$242,141,715.00 30,578,163,00 695,775.00 131,375.00
Totals before transfers	117,518	220,118,764.00	22,957	38,198,847.00	4,471	13,441,412.00		-	
Transfers, deductions.	837	1,397,646.00 549,655.00	259	391, 056.00 108, 550.00	157	464,655.00 1,595,152.00			
Balance of transfers	627	847, 991, 00	210	282, 506, 00	837	1,130,497,00			
Totals after transfers	116,891	219, 270, 773, 00	22,747	87,916,841.00	5,308	14,571,909.00	1,788,005.00	144,946	273,547,028,00
Deduct cessed: By death By maturity Ry expire	888	1,789,610.00	128	231,035,00 303,378.00	26	94,000.00	14,990.00	1,037 631 371	2,129,635.00 1,051,852.00 782,168.00
By surrender. By lapse By decrease.	3,626	1, 224, 150, 00 7, 181, 500, 00 559, 562, 00	166 946	232,670,00 1,508,564,00 179,772.00	480	1,790,280.00 63,000,00	82,999.00	5,052	1,786,129,00 10,480,344.00 802,334.00
Total terminated	5,459	11, 490, 822, 00	1,433	2, 455, 419.00	931	2,925,758,00	110,463.00	7,823	16,982,462.00
Outstanding at end of year	111,432	207, 779, 951, 00	21,314	35, 460, 922, 00	4,377	11,646,151.00	1,677,542.00	187,128	256, 564, 566.00
Policies reinsured	197	1,953,019.00	42	460,000.00	373	5,217,550.00		612	7,630,569.00

EXHIBIT OF ANNUITIES—In force December 31, 1907; Number, 89; representing in annual payments, \$24,242.05.

### BUSINESS IN NORTH CAROLINA DURING 1907.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of			
previous year	3,871	\$	5, 265, 280.00
Policies on the lives of citizens of said State issued during the year	354		591,070.00
Total	4,225	\$	5,856,350.00
Deduct ceased to be in force during the year	153		209, 999.00
Policies in force December 31, 1907	4,072	\$	5,646,351.00
Losses and claims unpaid December 31 of previous year	3		4,079.00
Losses and claims incurred during the year	17		36,444.28
Total	20	\$	40,523,20
Losses and claims settled during the year in cash, \$39,223.28; by compro-			
mise, \$1,000	19		40,223.28
Losses and claims unpaid December 31, 1907	1	\$	300.00
Premiums collected or secured in cash and notes or credits, without any			
deduction for losses, dividends, commissions or other expense: Cash		_	189,867.56

### UNION MUTUAL LIFE INSURANCE COMPANY.

Incorporated July 17, 1848.

Commenced Business October 1, 1849.

FRED. E. RICHARDS, President.

J. FRANK LANG, Secretary.

Home Office, 396 Congress Street, Portland, Maine.

### BALANCE SHEET.

Amount of net or ledger assets (as per balance) December 31 of previous year......\$ 12,127,084.72

INCOME.

missions or other expenses _____\$ 87,548.70

First year's premiums on original policies, without deduction for com-

Dividends applied to purchase paid-up additions and annuities	28,545.98	
Surrender values applied to purchase paid-up insurance and annuities.	17, 288, 53	
Consideration for original annuities involving life contingencies	1,023.75	
Total new premiums\$	134, 496, 96	
Renewal premiums, without deduction for commissions or other ex-		
penses, less \$554.49 for reinsurance on renewals	2,038,038.98	
Dividends applied to pay renewal premiums	34,489.05	
Surrender values applied to pay renewal premiums	7,103.08	
Total renewal premiums	2,079,631.11	
Total premium income-		2,214,038.07
Consideration for supplementary contracts not involving life contingen-	cies	7,093.88
Premium notes, loans or liens restored by revival of policies-		8,745.62
Gross interest on mortgage loans	59, 179, 93	
Gross interest on collateral loans	56,973.95	
Gross interest on bonds and dividends on stocks	347,528.55	
Gross interest on premium notes, policy loans or liens	25,439.54	
Gross interest on deposits in trust companies and banks	3,337.48	
Gross interest on other debts due the company	1,038.72	
Gross discount on claims paid in advance	144.63	
Gross rent from company's property, including \$10,500 for company's		
occupancy of its own buildings	61,049.77	
Total gross interest and rents		554,692.57

Gross profit on sale or maturity of ledger assets, viz.:		
Real estate\$		
Bonds	1,590.00	
Stocks	209, 823, 97	
Total		211.681.4
Profit and loss on real estate		8,828.9
Profit and loss on miscellaneous		525.00
Total income	\$	3,005,605.50
Sum of both amounts	\$	15, 132, 690 - 28
DISBURSEMENTS.		
For death claims (less \$5,000 reinsurance), \$745,993.52; additions, \$11,707.84	757, 701, 36	
For matured endowments, \$142,680.90; additions, \$14,082.17	156,763.07	
Net amount paid for losses and matured endowments\$	914, 464, 43	
For annuities involving life contingencies  Premium notes voided by lapse	2,391.61 76,559.93	
Surrender values paid in cash	141, 248, 24	
Surrender values applied to pay renewal premiums	7,103.08	
Surrender values applied to purchase paid-up insurance and annuities-	17,288.53	
Dividends paid to policyholders in cash	42,764.43	
Dividends applied to pay renewal premiums	34,489.05	
Dividends applied to purchase paid-up additions and annuities	28,545.98	
Total paid policyholders\$	1,264,855.28	
Expense of investigation and settlement of policy claims, including		
\$2,247.71 for legal expenses	2,383.46	
Paid for claims on supplementary contracts not involving life contin-		
gencies	4,815.26	
Commissions to agents (less commission on reinsurance): first year's premiums, \$37,199.89; renewal premiums, \$125,280.77; annuities		
(original), \$51.19	162,531.85	
Salaries and allowances for agencies, including managers, agents and	102,001.00	
clerks	24,520,68	
Agency supervision, traveling and all other agency expenses	18,095.41	
Medical examiners' fees	5,441.00	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	80.648.55	
Rent, including \$10,500 for company's occupancy of its own buildings	25, 957. 42	
Advertising, \$1,157.68; printing and stationery, \$3,805.21; postage, telegraph, telephone and express, \$2,780.24	7,743,13	
Legal expenses (not noted above)	4,170.25	
Furniture, fixtures and safes	291.10	
Insurance taxes, licenses and department fees	46,531.48	
Taxes on real estate	11,906.05	
Repairs and expenses (other than taxes) on real estate	32,684.52	
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate		
Bonds 1,516.92 Stocks 60,452,46		
Total	74,296.38	
Interest on bills payable	172.93	
Miscellaneous expenses  Traveling expenses of officers and clerks	3.498.01 908.18	
Commissioner's examination	55.32	
Profit and loss on real estate	8,500.00	
Miscellaneous profit and loss	782.48	
Total disbursements		1,780,688.74
	-	13, 352, 001, 54
Ralance		

### LEDGER ASSETS.

		-
Book value of real estate	1,066,324.37	
Mortgage loans on real estate		
Loans secured by pledge of bonds, stocks or other collateral	1,557,238.59	
Loans made to policyholders on this company's policies assigned as col-		
lateral	612,814.89	
Premium notes on policies in force	133,866.64	
Book value of bonds (excluding interest), \$6,210,539.80; and stocks,		
\$2,400,483,02	8,611,022.82	
Cash in company's office	530.03	
Deposited in trust companies and banks not on interest	28, 595, 77	
Deposited in trust companies and banks on interest	212,861.29	
Agents' balances	7,893.19	
Total ledger assets, as per balance	\$	13, 352, 001. 54
NON-LEDGER ASSETS.		
Interest due (\$100) and accrued (\$16,428.16) on mortgages	16,528.16	
Interest due (\$2,500) and accrued (\$80,671,64) on bonds	83, 171. 64	
Interest accrued on collateral loans	6,276.26	
Interest due (\$6,411.62) and accrued (\$12,857.21) on premium notes, policy		
loans or liens	19,268.83	
Rents due (\$762.16) and accrued (\$1,549.79) on company's property or		
lease	2,311.95	
Total interest and rents due and accrued		127,556.84
New		
New Business.	Renewals.	
Gross premiums due and unreported on policies in force		
December 31, 1997\$ 1,490.36 \$	235, 286, 59	
Gross deferred premiums on policies in force December		
31, 1907 6,076.98	134,169.42	
Totals	369, 456, 01	
Deduct loading 1,702.65	83, 127, 60	
		000 100 10
Net amount of uncollected and deferred premiums.\$ 5,864.69 \$		292, 193. 10
Forborne premiums to be deducted in settlement of policy claims inclu-		120, 25
ties		120.25
Gross assets		13,771,871.73
DEDUCT ASSETS NOT ADMITTED.		
Agents' debit balances	7,893.19	
Premium notes and loans on policies and net premiums (above) in excess		
of the net value of their policies	1,318.00	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	38, 205. 67	
Total		47,416.86
	_	
Total admitted assets		13, 724, 454, 87
LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st		
day of December, 1907, as computed by the company on the follow-		
ing tables of mortality and rates of interest, viz.:		

day of December, 1907, as computed by the company on the follow-	
ing tables of mortality and rates of interest, viz.:	
Actuaries' Table at 4 per cent. on all policies issued prior to January	
1, 1901	9,383,784.00
Same for reversionary additiona	91,888.00
American Experience Table at 3 per cent, on all policies issued	
subsequent to January 1, 1901	3,234,682.00
Come for paramianam additions	177 597 00

Net present value of annuities (including those in reduction of pre- miums), viz.:		
Actuaries' 4 per cent\$ 3,203.0	0	
American 3 per cent. 13,651.0		
Total\$12,904,745.6	0	
Deduct net value of risks of this company reinsured in other solvent		
companies 3,369.0	0	
Net reserve	-\$	12,901,376.00
Present value of amounts not yet due on supplementary contracts not		
involving life contingencies, as computed by the company at 4 and		
3 per cent. interest	-	37, 105, 00
Claims for death losses in process of adjustment, or adjusted and not		
due	.7	
Claims for death losses which have been reported and no proofs re-		
ceived 58,420,4	9	
Claims for matured endowments due and unpaid	8	
Claims for death losses and other policy claims resisted by the company, 1,000.	0	
Total policy claims	_	108, 133.14
Premiums paid in advance, including surrender values so applied	-	2.086.27
Unearned interest and rent paid in advance		758.88
Commissions to agents due or accrued	-	1,033.00
Salaries, rents, office expenses, bills and accounts due or accrued	_	10,000.00
Medical examiners' and legal fees due or accrued	-	4,600.00
State, county and municipal taxes due or accrued	-	25,000.00
Dividends or other profits due policyholders, including those contingent on paymen	ıt	
of outstanding and deferred premiums	-	10.991.02
Unassigned funds (surplus)	-	623,371.56
Total liabilities		13,724,454.87

EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole I	Whole Life Policies.	Endow	Endowment Policies.	Term ar cies, Inc. Premiu	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total N	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year————————————————————————————————————	29,033 1,130 63	\$40,884,365.00 1,618,522.00 95,500.00	14,355 416 42 28	\$18,470,288.00 497,624.00 63,100.00 6,541.00	4,079 55 16	\$ 7,248,512.00 166,555.00 35,500.00	\$ 435,691.00 46,538.00 1,118.00	47,467 1,601 121 30	\$ 67, 038, 856.00 2, 829, 239.00 195, 218.00 6, 541.00
Totals before transfers	30,228	42, 598, 387.00	14.841	19,037,553.00	4,150	7,450,567.00			
Transfers, deductions	498	722,065.00	245	312,112.00 138,000.00	472 816	913,500.00			
Balance of transfers	178	113,065.00	171	174,112.00	344	287,177.00			
Totals after transfers	30,055	42, 485, 322.00	14,670	18,863,441.00	4,494	7,737,744.00	483,347.00	49,219	69, 569, 854.00
Deduct ceased: By death By maturity	323	503,770.00	112	187,892.00 139,788.00	34	54,500.00 3,285.00	11,066.00	469	757.228.00 156.120.00
by exptry By surrender By lapse By decrease	1,780	272,316.00 2,622,227.00 75,205.00	275 884 2	397, 700.00 1, 071, 046.00 35, 728.00		8,500.00 238,500.00 48,165.00	22,218.00 2,871.00 621.00	2,768 2,768	3,934,644.00 159,719.00
Total terminated	2,313	3,473,518.00	1,386	1,832,154.00	818	1,371,852.00	49,823.00	4,517	6,727,347.00
Outstanding at end of year	27,742	39,011,804.00	13,284	17,031,287.00	3,676	6,365,892.00	433, 524.00	44,702	62,842,507.00
Policies reinsured	1	5,000.00			00	25,000.00		4	30,000.00

EXHIBIT OF ANNUITIES-In force December 31, 1907: Number, 33; representing in annual payments, \$2,439.00.

### BUSINESS IN NORTH CAROLINA DURING 1907.

	Number.		Amount.
Policies on the lives of citizens of said State in force December 31 of previous year	390 89	\$	577, 975. 74 156, 814. 06
Total	479	\$	734,789.80
Deduct ceased to be in force during the year	69		112,544.73
Policies in force December 31, 1907	410	\$	622,245.07
Losses and claims unpaid December 31 of previous year	2		2,000.00
Total	2	8	2,000.00
Losses and claims settled during the year in cash	1		1,000.00
Losses and claims unpaid December 31, 1907	- 1	\$	1,000.00
Premiums collected or secured in cash and notes or credits, without any			
deduction for losses, dividends, commissions or other expenses:			
Cash		_	19,095.79

### THE WASHINGTON LIFE INSURANCE COMPANY.

Incorporated January, 1860.

Commenced Business February 2, 1860.

JOHN TATLOCK, President.

J. W. B. VANDE WATER, Secretary,

Home Office, 141 Broadway, New York, N. Y.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.

Amount of net or ledger assets (as per balance) December 31 of previous year ----\$ 18,391,787-62

### INCOME.

22.00	
First year's premiums on original policies, without deduction for commissions or other expenses, less \$815 for first year's reinsurance  Surrender values applied to pay first year's premiums	\$ 101,846.52
Total first year's premiums on original policies	55, 370.02
Total new premiums.  Renewal premiums, without deduction for commissions or other expenses, less \$472.57 for reinsurance on renewals.  Dividends applied to pay renewal premiums	1,955,226.33
Surrender values applied to pay renewal premiums  Renewal premiums for deferred annuities  Total renewal premiums	33,959.28
Total renewal premiums  Total premium income.  Consideration for supplementary contracts not involving life continger	

2,228,449.87 4,218.00

 Consideration to supplementary contracts not involving in college.
 \$ 206,623.27

 Gross interest on mortgage loans
 \$ 206,623.27

 Gross interest on bonds and dividends on stocks
 235,682.27

 Gross interest on premium motes, policy loans or liens
 110,466.27

 Gross interest on deposits in trust companies and banks
 4,022.05

Gross interest on other debts due the company\$	2,614.02	
Gross discount on claims paid in advance	1,303,12	
Gross rent from company's property, including \$30,000 for company's		
occupancy of its own buildings	372,679.74	
Total gross interest and rents	\$	933, 290, 74
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		250.00
Policy fees		17.50
Consideration for extension of option of purchased real estate		1,200.00
Total income	\$	3,167,426.11
Sum of both amounts	\$	21, 559, 213, 73
DISBURSEMENTS.		
For death claims, \$883,478.30; additions, \$30,095.10\$	913, 573. 40	
For matured endowments, \$732,143; additions, \$26,641.58	758, 784.58	
Net amount paid for losses and matured endowments\$	1,672,357.98	
For annuities involving life contingencies	34,557.24	
Surrender values paid in cash	300,488.56	
Surrender values applied to pay new premiums, \$89.41; to pay renewal		
premiums, \$33,959.28	34,048.69	
Surrender values applied to purchase paid-up insurance and annuities-	80, 175, 77	
Dividends paid to policyholders in cash	56,516.45	
Dividends applied to pay renewal premiums	890.51	
Dividends applied to purchase paid-up additions and annuities.	55, 370.02	
Total paid policyholders\$	2, 234, 405, 22	
Expense of investigation and settlement of policy claims (legal ex-		
penses)	3,355.60	
Paid for claims on supplementary contracts not involving life contin-		
gencies	4,014.40	
Commissions to agents (less commission on reinsurance): first year's		
premiums, \$39,134.69; renewal premiums, \$115,670.28; annuities (renewal), \$28.90	154,833.87	
Salaries and allowances for agencies, including managers, agents and	104,000+04	
clerks-	39, 490, 65	
Agency supervision, traveling and all other agency expenses	9,455.37	
Medical examiners' fees, \$3,360.25; inspection of risks, \$500.25	3,860.00	
Salaries and all other compensation of officers, directors, trustees and		
home office employees	95,446.95	
Rent, for company's occupancy of its own buildings	30,000.00	
Advertising, \$13,672.38; printing and stationery, \$5,776.56; postage,		
telegraph, telephone and express, \$6,732.86	26, 181.80	
Legal expenses (not noted above)	12,427.91	
Furniture, fixtures and safes	293.99	
Insurance taxes, licenses and department fees	34, 398. 38	
Taxes on real estate.	58, 699, 70 86, 854, 27	
Repairs and expenses (other than taxes) on real estate  Office traveling expense.	3,402.61	
Exchange	610.63	
Auditing company's books by public accountants	1,460.00	
Fees on protested checks	7.82	
Agents' balances marked off	2,480.58	
All other home office expenses	2,807.42	
Interest on deposit for lease.	375.00	
Total disbursements		2,804,862.67
Balance	***	18,754,351.06
Article and the second and the secon		VO1 1031 001 100

LEDGER ASSETS.		
Book value of real estate	6,379,171.50	
Mortgage loans on real estate	4,201,500.00	
Loans made to policyholders on this company's policies assigned as collateral	2 080 193 00	
Book value of bonds (excluding interest), \$5,458,358.37; and stocks,	2,000,120,00	
\$397,968.75		
Cash in company's office Deposited in trust companies and banks on interest	2,064.78	
Agents' balances, net		
Total ledger assets, as per balance		18 754 351 06
NON-LEDGER ASSETS.		1011041001100
Interest due (\$4,362.50) and accrued (\$30,443.82) on mortgages	34,806.32	
Interest accrued on bonds	69, 156.56	
Interest due (\$13,666.45) and accrued (\$11,180.81) on policy loans or liens-	24,847.26	
Interest accrued on other assets	936.54	
or lease	16,358.32	
Total interest and rents due and accrued		146, 105, 00
New		110,100,00
	Renewals.	
Gross premiums due and unreported on policies in force December 31, 1907	102, 869, 33	
Gross deferred premiums on policies in force December	200,000.00	
31, 1907 5.361.60	173, 929. 62	
Totals\$ 6,075.08 \$	276, 798-95	
Deduct loading 789.76	64, 494, 16	
Net amount of uncollected and deferred premiums_\$ 5,285.32 \$	212,304.79	217, 590, 11
Gross assets	\$	10 119 046 17
		13, 110, 040, 11
DEDUCT ASSETS NOT ADMITTED.		13,110,040-11
Agents' debit balances		13, 110, 040, 11
Agents' debit balances	34,531.22	13,110,040-14
Agents' debit balances	34, 531.22	
Agents' debit balances	34, 531.22 474, 730.23	509,261.45
Agents' debit balances	34, 531.22 474, 730.23	509,261.45
Agents' debit balances	34, 531.22 474, 730.23	509,261.45
Agents' debit balances	34, 531.22 474, 730.23	509,261.45
Agents' debit balances	34, 531.22 474, 730.23	509,261.45
Agents' debit balances	34, 531.22 474, 730.23	509,261.45
Agents' debit balances	\$ 34,531.22 474,730.23 	509,261.45
Agents' debit balances	34, 531.22 474, 730.23	509,261.45
Agents' debit balances	\$ 34,531.22 474,730.23 \$ 312,293,855.00 270,716.00	509,261.45
Agents' debit balances	\$ 34,531.22 474,730.23 \$ 312,293,855.00 270,716.00	509,261.45
Agents' debit balances	34, 531.22 474, 730.23 \$\frac{1}{8}\$ \$12, 293, 855.00 270, 716.00 3, 579, 643.00 104, 340.00	509,261.45
Agents' debit balances	34, 531.22 474, 730.23 \$\frac{1}{8}\$ \$12, 293, 855.00 270, 716.00 3, 579, 643.00 104, 340.00	509,261.45
Agents' debit balances	\$ 34,531.22 474,730.23 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	509,261.45
Agents' debit balances	\$ 34,531.22 474,730.23 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	509,261.45
Agents' debit balances	\$ 34,531.22 474,730.23 474,730.23 \$ 12,293,855.00 270,716.00 3,579,643.00 104,340.00 1,062,999.00 130,098.00 124,647.00	509,261.45
Agents' debit balances	\$ 34,531.22 474,730.23 474,730.23 \$ 12,293,855.00 270,716.00 3,579,643.00 104,340.00 1,062,999.00 130,098.00 124,647.00	509,261.45
Agents' debit balances	\$ 34,531.22 474,730.23 474,730.23 \$ 12,293,855.00 270,716.00 3,579,643.00 10,662,999.00 130,098.00 124,647.00 17,566,298.00	509,261.45
Agents' debit balances	\$ 34,531.22 474,730.23 474,730.23 \$ 12,293,855.00 270,716.00 3,579,643.00 104,340.00 1,062,999.00 124,647.00 17,566,298.00 820.00	509, 261. 45 18, 608, 784. 72

Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company\$	43,652.00
Liability on policies cancelled and not included in "net reserve," upon which a sur-	45,002,00
render value may be demanded	8,144,00
Claims for death losses in process of adjustment, or adjusted and not	
due\$ 29,487.54	
Claims for death losses which have been reported and no proofs re-	
ceived 70,312,10	
Claims for matured endowments due and unpaid 17,978-72	
Claims for death losses and other policy claims resisted by the com-	
pany 8,000.00	
Due and unpaid on annuity claims involving life contingencies 290.43	
Total policy claims	126,068,79
Premiums paid in advance, including surrender values so applied.	8,430,76
Unearned interest and rent paid in advance	36,931.53
Commissions to agents due or accrued	6,127.40
Salaries, rents, office expenses, bills and accounts due or accrued	1,686.48
Medical examiners' and legal fees due or accrued	4,121.48
Unpaid dividends to stockholders	94, 135, 44
Dividends or other profits due policyholders, including those contingent on payment	
of outstanding and deferred premiums	7,472.33
Deposit to secure lease	7,500.00
Surrender values due and unpaid	1,091.83
Capital stock	500,000.00
Unassigned funds (surplus)	197,944.68
Total liabilities	18,608,784.72

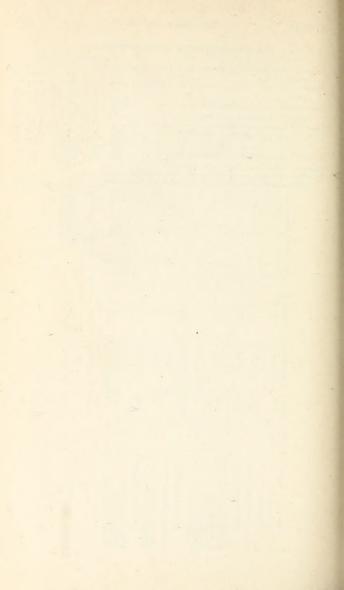
EXHIBIT OF POLICIES 1907-PAID-FOR BUSINESS ONLY.

Classification.	Whole	Whole Life Policies.	Endown	Endowment Policies.	Term ar cies, Inc. Premiu	Term and Other Policies, Including Return Premium Additions.	Additions to Policies by Dividends.	Total h	Total Numbers and Amounts.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
At end of previous year————————————————————————————————————	24, 972 1,030 105	\$43, 902, 781.00 2, 544, 300.00 190, 619.00 71, 704.00	8,602 161 30	\$15,053,773.00 280,800.00 47,002.00 171,882.00	399 132 1	\$ 1,509,571.00 795,000.00 3,500.00 29,739.00	\$ 566,158.00 69,915.00 689.00	33, 973 1, 323 136	\$ 61, 032, 283. 00 3, 690, 015. 00 241, 810. 00 273, 325. 00
Totals before transfers	26,107	46, 709, 404.00	8, 793	15, 553, 457.00	532	2,337,810.00			
Transfers, deductions	109	53, 500.00 280, 463.00	74	133,763.00	39	151, 700.00 53, 500.00			
Balance of transfers	90	226,963.00	70	128,763.00	20	98, 200, 00			
Totals after transfers	26,197	46,936,367.00	8,723	15, 424, 694, 00	512	2,239,610.00	636, 762.00	35, 432	65, 237, 433.00
By death	356	660,761.00	73	209, 310, 00 729, 113, 00		9, 022, 00	25,394.00 26,983.00	432	
By surrender By lapse By lapse By decrease	1,258	1,245,783.00 2,505,181.00 408,971.00	270	454, 708. 00 447, 641. 00 202, 105. 00	45	162,134.00 18,141.00	54,465.00	74 919 1,582	218, 400.00 1,754, 956.00 3,114, 956.00 629,217.00
Total terminated	2,263	4,820,696.00	978	2,042,877.00	122	407,697.00	106,842.00	3,363	7,378,112.00
Outstanding at end of year	23,934	42,115,671.00	7,745	13,381,817.00	390	1,831,913.00	529, 920.00	32,069	57,859,321.00
Policies reinsured	1	25,000.00	1	25,000.00	1	25,000.00		00	75,000.00
		the second secon							

EXHIBIT OF ANNUITIES—In force December 31, 1907: Number, 71; representing in annual payments, \$36,921.99.

### BUSINESS IN NORTH CAROLINA DURING 1907.

	Number.	Amount.
Policies on the lives of citizens of said State in force December 31 of		
previous year	623	\$ 776,331.00
Policies on the lives of citizens of said State issued during the year	49	111,590.00
Total	672	\$ 887,921.00
Deduct ceased to be in force during the year	86	123,202.00
Policies in force December 31, 1907	586	\$ 764,719.00
Losses and claims unpaid December 31 of previous year	3	1,487.61
Losses and claims incurred during the year	8	11,804.18
Total	11	\$ 13,291.79
Losses and claims settled during the year in cash	8	10,783.18
Losses and claims unpaid December 31, 1907	. 3	\$ 2,508.61
Premiums collected or secured in cash and notes or credits, without		
any deduction for losses, dividends, commissions or other expenses-		21,982.48



# ASSESSMENT LIFE INSURANCE COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE
ASSESSMENT LIFE INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR
CONDITION ON THE 31ST DAY OF DECEMBER 1907.

## AMERICAN LIFE AND BENEFIT INSURANCE COMPANY.

Incorporated December 27, 1905,

Commenced Business January 23, 1906.

EUGENE WEAVER, President.

JAMES R. EVANS, Secretary,

Home Office, 2071/2 East Main Street, Durham, N. C.

### INCOME.

Gross amount paid by members to the Company or its agents, without deductions

Gross amount paid by members to the Company or its agents, without	ut deduct	ions	
for commissions or other expenses as follows:			
Membership fees required or represented by application	\$ 73	3.20	
First year's assessments or premiums	6,12		
Total paid by members			
m. 11	\$ 6.85	6.76	
Total income during the year		\$	6,856,76
DISBURSEMENTS.			
Death claims or installments paid			
Disability, sick or accident benefits	\$ 421	.75	
		.70	
Total paid to members	8 2,694	.45	
Commissions paid or allowed for collecting assessments or premiums to			
banks or collectors	1,995	.57	
Salaries and allowances of managers and agents, not paid by commis-			
sions	510	.87	
Salaries of officers	135	.00	
Salaries and other compensations of office employees	207	. 25	
Medical examiners' fees.	23.	19	
Taxes on premiums	91.	41	
Insurance Department licenses and fees	155	.26	
Tax on franchise	10.	.00	
Rent	132.	00	
Furniture	40.	95	
Legal expenses	6.	00	
Advertising and printing			
Total disbursements		-	6, 152, 95
Balance			6,152,95
		\$	703.79
LEDGER ASSETS.			
Cash in company's office	5.	22	
Deposited in banks	698.		
Total ledger assets, as per balance			
			703.79
Balance on hand to protect contracts, in addition to the right of as	sessment.	-\$	703.79
EXHIBIT OF POLICIES OR CERTIFICATES		_	
BUSINESS IN STATE OF NORTH CAROLINA DURING	YEAR.		
Policies or certificator in force Devel	Number.		Amount.
Policies or certificates in force December 31, 1906.	1,500	\$	11,250.00
Policies or certificates written or increased during the year	3,690		29, 520, 00
Total	5, 190	8	40,770.00
Deduct decreased or ceased to be in force during the year-	2,000		16,000.00
Total policies or certificates in force December 31, 1907		_	
Losses and claims incurred during the calendar year	3,190	\$	24,770.00
m · ·			2,694.45
Total		\$	2,694.45
Losses and claims paid, scaled down, dropped and compromised during			
the year			2,694.45
Premiums and assessments collected during the year			6, 123, 56
		_	

### AFRO-AMERICAN MUTUAL INSURANCE COMPANY.

Incorporated February 11, 1906.

Commenced Business March 5, 1906.

54.50

66.00

639.63

1,600,00

1,226.29

3, 465, 92

J. T. WILLIAMS, President.

J. W. CROCKETT. Secretary.

Home Office, 227 East Trade Street, Charlotte, N. C.

BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year	\$	176.70
INCOME.		
Gross amount paid by members to the Company or its agents, without for commissions or other expenses, as follows:	deductions	
Membership fees required or represented by application	14,028.75	
and sick benefit, \$7,069.50	8,611.50	
Total paid by members	22,640.25	
Total income during the year		22,640.25
Sum of both amounts	\$	22,816.95
DISBURSEMENTS.		
Death claims or installments paid\$	1,542.00	
Disability, sick or accident benefits	7,069.50	
Advance payments returned to rejected applicants	33.15	
Total paid to members\$	8,644,65	
Commissions and fees retained by or paid or allowed to agents on account	0,044,00	
of first year's fees, assessments or premiums	8,306.81	
Salaries of officers	1,012.06	
Salaries and other compensations of office employees	768.59	
Taxes on premiums	311.86	
Insurance Department licenses and fees	239.00	
Municipal licenses	15.00	
Taxes on real estate and investments	600.00	
Expenses and repairs on real estate	57.84	
Rent	357.00	
Furniture	496.94	
Legal expenses	37.00	
Advertising, \$96.10; printing and stationery, \$596.25	692.35	
Postage, telegrams, telephone and express	232.10	
Traveling expenses	211.91	
President's and secretary's bonds	20.00	
Building and loan	66.00	
Fuel	7.75 38.05	
Miscellaneous	162.41	
Total disbursements		22, 177.32
Balance		639.63
LEDGER ASSETS.	-	
Cash in company's office	157.35	
Deposited in banks	361.78	
	002110	

Agents' debit balances, since paid into office -----

Stock in M. P. B. & L. Association -----

Total ledger assets, as per balance ______\$

Gross assets-----\$

Real estate owned -----

Office supplies-----

### DEDUCT ASSETS NOT ADMITTED.

Office supplies\$	1,226.	29	
Total		\$	1,226,29
Total admitted assets			2,239.63
LIABILITIES.		=	
Due on real estate			
in the second se	1,000.	_	
Total liabilities		\$	1,000.00
Balance on hand to protect contracts, in addition to the right of ass	sessment -	\$	1,239.63
EXHIBIT OF POLICIES OR CERTIFICATE	S.		
TOTAL BUSINESS OF THE YEAR.			
Policies or certificates in force December 31, 1906	Number.		Amount.
Policies or certificates written or increased during the year-		- 7	168,369.00 506,583.00
Total		_	
Deduct decreased or ceased to be in force during the year		D.	674, 952.00 22, 810.00
Total policies or certificates in force December 31, 1907		-	
Losses and claims incurred during the calendar year	5, 461	Þ	652, 142.00 8,644.65
Total		-	8,644.65
Losses and claims paid, scaled down, dropped and compromised during			8,044.69
the year			8,644.65
Premiums and assessments collected during the year	Not given		22,640.25
BUSINESS IN STATE OF NORTH CAROLINA DURING	VELD		
DOMESTIC OF NORTH CAROLINA DURING	Number.		Amount.
Policies or certificates in force December 31, 1906	4,742		168,369.00
Policies or certificates written or increased during the year	8,785		324,671.00
Total	13,527	\$	493,040-00
Deduct decreased or ceased to be in force during the year	712		20,321.00
Total policies or certificates in force December 31, 1907	12,815	\$	472, 719.00
Losses and claims incurred during the calendar year	5,039		7,927.25
Total	5,039	\$	7,927.25
Losses and claims paid, scaled down, dropped and compromised during the year	F 000		
Premiums and assessments collected during the year	5,039 Not given		7, 927, 25 21, 991, 31
		-	
TERM OR NATURAL PREMIUM POLICIES.	Number.		Amount
At end of previous year	4,742		Amount. 168,369.00
New policies issued	13,785	*	506, 027, 00
Old, changed and increased	40		556.00
Total	18,567	\$	674,952.00
Deduct ceased:			
By death By surrender	75		2,178.00
By lapse	11 653		334.00 18,870.00
By change and decrease	17		324.00
By not being taken	-32		1, 104.00
Total terminated	788	\$	22,810.00
In force at end of year	17,779	s	652,142,00
		-	331111100

### CAROLINA MUTUAL LIFE INSURANCE COMPANY.

Incorporated October, 1903.

Commenced Business February, 1904.

W. C. PEARSON, President.

J. A. Dodson, Secretary.

Home Office, 2421/2 West Main Street, Durham, N. C.

BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year	\$	6,000.00
INCOME.		
Gross amount paid by members to the Company or its agents, without	deductions	
for commissions or other expenses, as follows:		
Membership fees required or represented by application\$	613.15	
Subsequent year's assessment or premiums	10,458.99	
Total paid by members \$	11,072.14	
Interest from all sources	92.30	
Advanced by treasurer	2,000.00	
Agents' balances previously charged off	77.59	
Total income during the year		13,242.03
Sum of both amounts	\$	19,242.03
DISBURSEMENTS.		
Death claims or installments paid\$	2,879,05	
Disability, sick or accident benefits	3,756.48	
Total paid to members\$	6,635,53	
Commissions and fees retained by or paid or allowed to agents on ac-	0,000.00	
count of first year's fees, dues, assessments or premiums, and subse-		
quent years	5,516.51	
Salaries and allowances of managers and agents, not paid by commis-		
sions	1,620.91	
Salaries and other compensations of office employees	2,044.78	
Taxes on premiums, Insurance Department licenses and fees	346.98	
Rent	177.45	
Furniture, fixtures and safes	400.00	
Advertising, printing and stationery	656.00	
Supplies	973 94	
Freight and drayage	72.90	
Total disbursements		18,145.00
Balance	\$	1,097.03
LEDGER ASSETS.		
Loans secured by pledge of bonds, stocks or other collateral	1,500.00	
Cash in company's office	250.00	
Deposited in banks	228.00	
Agents' debit balances, \$481.81; bills receivable, \$38.21	520.02	
Cash in hands of treasurer	619.03	
Total ledger assets	\$	3,117.05
NON-LEDGER ASSETS.		
Furniture, fixtures and safes\$	750.00	
Supplies, printed matter and stationery	345.54	
Gross assets		4,212.59

905.30

### DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes\$	750.00	
Supplies, printed matter and stationery	345.54	
Agents' balances	481.81	
Total	\$	1,577.35
Total admitted assets	\$	2, 635. 24
LIABILITIES.		
Death losses due and unpaid\$	205.00	
Salaries, rents, expenses, taxes, bills, accounts, etc.	124.94	
Bills, loans, etc., due	1,400.00	
Total liabilities		1,729.94
Balance on hand to protect contracts, in addition to the right of asse		905.30 -
Comprised under the following funds:		

### EXHIBIT OF POLICIES OR CERTIFICATES.

### BUSINESS IN STATE OF NORTH CAROLINA DURING YEAR.

	Number.	Amount.
Policies or certificates in force December 31, 1906	6,625	\$ 39, 912, 33
Policies or certificates written or increased during the year	6,125	62,316.50
Total	12,750	\$ 102,228.83
Deduct decreased or ceased to be in force during the year	6,098	35,889.50
Total policies or certificates in force December 31, 1907		\$ 66, 339. 33
Losses and claims incurred during the calendar year	127	2,879.05
Total	127	\$ 2,879.05
Losses and claims paid, scaled down, dropped and compromised during		
the year		2,879.05
Losses and claims outstanding unpaid December 31, 1907		205.00
Premiums and assessments collected during the year		11,072.14

5,823.75

### DIXIE MUTUAL LIFE INSURANCE COMPANY.

Incorporated June 14, 1906.

Commenced Business July 30, 1906.

J. S. Bradley, President.

J. N. Walker, Secretary.

Home Office, Asheville, N. C.

### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year	\$ 140.03
INCOME.	
Gross amount paid by members to the Company or its agents, without detions for commissions or other expenses, as follows:  First year's assessments or premiums: Expense, \$3,191.78; mortuary, \$580.32; benefits, \$2,031.13.	educ- 03.25
	03.25 4.50
From agents	16.00

### Sum of both amounts.....\$

Total income during the year

DISBURSEMENTS.		
Death claims or installments paid\$ Disability, sick or accident benefits	172.12 1,740.74	
Total paid to members\$  Commissions and fees retained by or paid or allowed to agents on	1,912.86	
account of first year's fees, dues, assessments or premiums	14.80	
Salaries and allowances of agents, not paid by commissions.	2,298.57	
Salaries of officers, 1906	493.62	
Salaries and other compensations of office employees	218.00	
Taxes on premiums	88.14	
Insurance Department licenses and fees	100.00	
Rent	60.00	
Furniture	14.50	
Advertising and printing	153.45	
Postage, telegrams, telephone and express	31.93	
Box rent	1.50	
Borrowed money repaid	253.59	
Office sign	2.25	
Car fare	36.06	
Coal oil	16.60	
Seals.	8.25	
Coal	3.50	
Traveling expenses	10.36	
Miscellaneous expenses	31.34	
Total disbursements.		5,749.32
Balance	s	214.49

### LEDGER ASSETS.

Cash in company's office	2.30	
Deposited in banks	22.19	
Total ledger assets, as per balance	\$	214.49
Furniture and fixtures		34.50
Supplies, printed matter and stationery		179,00
Gross assets	8	427.99

### DEDUCT ASSETS NOT ADMITTED

DEDUCT INCELLO NOT INDIRECTED.	
Furniture and fixtures\$ 34.50	
Supplies, printed matter and stationery	
Total	213.50
Total admitted assets	214.49
LIABILITIES.	
Death losses adjusted, not yet due\$ 37.50	
Salaries due	
Total liabilities\$	1,990.75
Balance to the right of assessment	1,776.34
Comprised under the following funds:	
Mortuary fund \$ 214 49	

### EXHIBIT OF POLICIES OR CERTIFICATES.

BUSINESS IN STATE OF NORTH CAROLINA DURING 1	EAR.		
	Number.		Amount.
Policies or certificates in force December 31, 1906	855	\$	20,099.00
Policies or certificates written or increased during the year	3,252		76,064.00
Total	4,107		96,163.00
Deduct decreased or ceased to be in force during the year	1,980		46,312.00
Total policies or certificates in force December 31, 1907	2,127	8	49,851.00
Losses and claims incurred during the calendar year			1,941.86
Total		\$	1,941.86
Losses and claims paid, scaled down, dropped and compromised dur-			
, ing the year			1,904.36
Losses and claims otstanding unpaid December 31, 1907			37.50
Premiums and assessments collected during the year			5,803.25

### DURHAM MUTUAL PROTECTIVE ASSOCIATION.

Incorporated December 3, 1906.

Commenced Business January 1, 1907.

A. M. Moize, President.

S. A. Denning, Secretary.

Home Office, 409, 410 Loan and Trust Building, Durham, N. C.

### INCOME.

tions for commissions or other expenses, as follows:		
First year's assessments or premiums: Expense\$	2,572.09	
Total paid by members	2,572.09	
Total income during the year	s	2,572.09
DISBURSEMENTS		

Death claims or installments paid	54.00
Disability, sick or accident benefits	879.00
Advance payments returned to rejected applicants	. 60
Total paid to members	933.60

Gross amount paid by members to the Association or its agents, without deduc-

1,521.03

1,707.52

Commissions and fees retained by or paid or allowed to agents on ac-	979.22	
count of first year's fees, dues, assessments or premiums\$ Salaries and other compensations of office employees	20.00	
Medical examiners' fees	1.25	
Taxes on premiums	21.29	
Insurance Department licenses and fees	90.00	
Rent	120.00	
Furniture	21.75	
Legal expenses	10.00 203.15	
Advertising and printing.		
Total disbursements		2,400.26
Balance		171.83
LEDGER ASSETS.		
Deposited in banks	171.83	
Total admitted assets		171.83
Balance on hand to protect contracts, in addition to the right		
of assessment		171.83
EXHIBIT OF POLICIES OR CERTIFICATE	S	
BUSINESS IN STATE OF NORTH CAROLINA DURING YE	CAR.	
	Number.	
Policies or certificates written or increased during the year	2,806	102,240.00
Total	2,806	102,240.00
Deduct decreased or ceased to be in force during the year	1,672	55,360.00
Total policies or certificates in force December 31, 1907	1,134 \$	46,880.00
Losses and claims incurred during the calendar year.	4	54.00
Total	4 8	54.00
Losses and claims paid, scaled down, dropped and compromised during		
the year.		933.60
Premiums and assessments collected during the year		2,572.09
No.		
EASTERN CAROLINA MUTUAL LIFE I	NSUR	ANCE
COMPANY.		
COMPANI.		
Incorporated June, 1906. Commenced I	Business Ju	ine, 1906.
Thomas R. Mask, President. J. A. Bon	NER, Secre	tary.
Here Office Wilmington V C		
Home Office, Wilmington, N. C.		
BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year		186.49
INCOME.		
Gross amount paid by members to the Company or its agents, without of	leductions	
for commissions or other expenses, as follows:		
Membership fees required or represented by application\$	1,521.03	
Total paid by members	1,521.03	

Total income during the year

Sum of both amounts....

### DISBURSEMENTS.

Doodh alaims as installered to 12			
Death claims or installments paid\$	43.50		
Disability, sick or accident benefits	725.99		
Total paid to members	769.49		
Commissions and fees retained by or paid or allowed to agents on			
account of first year's fees, dues, assessments or premiums,			
\$72.40; subsequent years, \$72.33	144.73		
Salaries and allowances of managers and agents, not paid by com-	111.10		
missions	246 42		
Salaries and other compensations of office employees.	64.50		
Insurance Department licenses and fees	105.65		
Rent	39.50		
Furniture	15.74		
Advertising and printing	4.26		
Total disbursements	\$	0	1,390.29
Balance	8		317.23
LEDGER ASSETS.	-	_	
Cash in company's office	12.01		
Deposited in banks	305.22		
Total admitted assets	8		317.23
Balance on hand to protect contracts, in addition to the right of	200000		
ment			317.23
MCM			017.20
EVHIDIT OF BOLICIES OF CERTIFICATES			

BUSINESS IN STATE OF NORTH CAROLINA DURING THE Y	EAR.	
N.	umber.	Amount.
Policies or certificates in force December 31, 1906	334 8	967.59
Policies or certificates written or increased during the year	645	1,612.50
Total	979 \$	2,580.09
Deduct decreased or ceased to be in force during the year	345	1,059.06
Total policies or certificates in force December 31, 1907	634 8	1,521.03
Losses and claims incurred during the calendar year		43.50
Total	8	43.50
Losses and claims paid, scaled down, dropped and compromised dur-		
ing the year		43.50
Premiums and assessments collected during the year.		1,521.03

### EASTERN RELIEF ASSOCIATION.

Incorporated June 6, 1906.

Commenced Business August 1, 1906.

C. H. HINES, President.

L. F. Sharp, Secretary.

Home Office, Gale Street, Edenton, N. C.

### BALANCE SHEET.

BABANCE SHEET.	
Amount of net ledger assets December 31 of previous year	335.89
INCOME.	
Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:	

tions for commissions or other expenses, as follows:	de deade-	
Membership fees required or represented by application\$	100.80	
Subsequent year's assessment or premiums: Expense, \$511.91; mortuary, \$30; reserve, \$300; for other purposes, \$593.47	1,435.38	
Total paid by members	1,536.18	
Total income during the year		1 536

Total income during the year	1,536.18
Sum of both amounts\$	1,872.07
DISBURSEMENTS.	

### 30.00 Disability, sick or accident benefits_____ 526.00 Advance payments returned to rejected applicants_____ 1.25 Total paid to members .....\$ 557 25 Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums _____ 430.61 Salaries and allowances of managers and agents, not paid by commissions 100.00 Salaries and other compensations of office employees. 130.00 Taxes on premiums.... 14.42 Insurance Department licenses and fees 71.00 Taxes on real estate and investments 1.05 Furniture 40.00 1.00 Legal expenses.... 50.00 Advertising and printing

Total disbursements	1,395,33
Balance	
LEDGER ASSETS.	

Book value of real estate\$  Cash in Association's office\$	200.00 340.05	
Total ledger admitted assets	\$	540.05
Balance on hand to protect contracts, in addition to the right of assessment	at \$	340.05
Comprised under the following funds:  Reserve		300.00

Reserve	300.00
Emergency	40.05

### EXHIBIT OF POLICIES OR CERTIFICATES.

BUSINESS IN STATE OF NORTH CAROLINA OURING THE YEAR.

Number.		Amount.
Policies or certificates in force December 31, 1906	8	50,000.00
Policies or certificates written or increased during the year1,096		34,960.00
Total 2,353	8	84,960.00
Deduct decreased or ceased to be in force during the year853		28,320.00
Total policies or certificates in force December 31, 1907 1,500	8	56,640.00
Losses and claims incurred during the calendar year		557.25
Total	8	557.25
Losses and claims paid, scaled down, dropped and compromised dur-		
ing the year		557.25
Premiums and assessments collected during the year.		1,435.38
	=	

### INDUSTRIAL LIFE AND HEALTH INSURANCE COMPANY

Incorporated October, 1891.

Commenced Business October, 1892.

J. N. McEachern, President.

I. M. Sheffielo, Secretary.

Home Office, 502-511 Austell Building, Atlanta, Ga.

BA	LA	NCE	SH	EET	

Amount of net ledger assets December 31 of previous year\$	25,348.16
INCOME.	
Gross amount paid by members to the Company or its agents, without deductions for commissions or other expenses, as follows:	
Membership fees required or represented by application\$ 12,559.10	11 -
First year's assessments or premiums 448,772.65	
Total paid by members	461,331.75
Total interest	
Total income during the year.	483,979.31
Sum of both amounts\$	509,327.47
DISBURSEMENTS	

Death claims or installments paid	28,180.00
Disability, sick or accident benefits	131,123.95
Advance payments returned to rejected applicants	3,275.20
Total paid to members\$	162,579.15
Commissions and fees retained by or paid or allowed to agents on ac-	
count of first year's fees, dues, assessments or premiums	195,044.01
Salaries and allowances of managers and agents, not paid by com-	
missions	10,643.30
Salaries and other compensations of officers	49,200.25
Salaries and other compensations of office employees	6,915.00
Taxes on premiums	5.409.37

Insurance Department licenses and fees\$	1,049.5	1	
Municipal licenses	1,628.0		
Rent	6,695.9		
Furniture, fixtures and safes	1,406.7		
Legal expenses	2,592.3 6,460.2		
Advertising and printing	2,282.8		
Miscellaneous expenses	837.3		
_		_	420 000 04
Total disbursements.		_	452,868.84
Balance LEDGER ASSETS.		- \$	56,458.63
	00 500 0	0	
Mortgage loans on real estate\$  Loans secured by pledge of bonds, stocks or other collateral	26,500.0 10,500.0		
Book value of bonds.	15,500.0		
Cash in company's office	611.0		
Deposited in banks	3,347.6	0	
Total ledger assets, as per balance		S	56,458.63
Interest on mortgages			108.00
Market value of bonds and stocks over book value.			700.00
Premiums in process of collection.			219,406.00
Gross assets		s	276,672,63
DEDUCT ASSETS NOT AUMITTED.			
Furniture, fixtures and safes\$	9,606.0		
Supplies, printed matter and stationery	900.0	0	
Depreciation of ledger assets to bring same to market value, viz.:  Bonds	700.0	0	
Accrued interest	108.0		
Premiums in process of collection	208,900.0		
_		-	220,214.00
Total		_	
Total admitted assets		- \$	56,458.63
Balance on hand to protect contracts, in addition to the right	of assess		
ment			56,458.63
ment			56,458.63
EXHIBIT OF POLICIES OR CERTIFICAT			56,458.63
			56,458.63 * Amount,
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906	ES.  Number. 76,354		•
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.	ES.  Number. 76,354	\$	Amount.
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906	ES.  Number. 76,354	\$	Amount, 1,832,496.00
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Folicies or certificates written or increased during the year	Number. 76,354 89,068 165,422	\$	Amount, 1,832,496.00 361,701.00
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Policies or certificates written or increased during the year  Total  Deduct decreased or ceased to be in force during the year	Number. 76,354 89,068 165,422 84,194	\$ \$	Amount, 1,832,496.00 361,701.00 2,194,197.00 479,518.00
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Policies or certificates written or increased during the year  Total	Number. 76,354 89,068 165,422 84,194 81,228	\$	Amount, 1,832,496.00 361,701.00 2,194,197.00
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Yolicies or certificates written or increased during the year  Total.  Deduct decreased or ceased to be in force during the year  Total policies or certificates in force December 31, 1907  Losses and claims incurred during the calendar year	Number. 76,354 89,068 165,422 84,194 81,228 47,045	\$ 8	Amount, 1,832,496.00 361,701.00 2,194,197.00 479,518.00 1,714,679.00 159,303.95
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Policies or certificates written or increased during the year  Total.  Deduct decreased or ceased to be in force during the year  Total policies or certificates in force December 31, 1907  Losses and claims incurred during the calendar year  Total.	Number. 76,354 89,068 165,422 84,194 81,228	\$ 8	* Amount, 1,832,496.00 361,701.00 2,194,197.00 479,518.00 1,714,679.00
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906.  Volicies or certificates written or increased during the year.  Total  Deduct decreased or ceased to be in force during the year.  Total policies or certificates in force December 31, 1907  Losses and claims incurred during the calendar year.  Total  Losses and claims paid, scaled down, dropped and compromised dur-	ES.  Number, 76,354 89,068 165,422 84,194 81,228 47,045	\$ 8	Amount, 1,832,496.00 361,701.00 2,194,197.00 479,518.00 1,714,679.00 159,303.95
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Policies or certificates written or increased during the year  Total.  Deduct decreased or ceased to be in force during the year  Total policies or certificates in force December 31, 1907  Losses and claims incurred during the calendar year  Total.	ES.  Number. 76,354 89,068 165,422 84,194 81,228 47,045 47,045	\$ 8	Amount, 1,832,496.00 361,701.00 2,194,197.00 479,518.00 1,714,679.00 159,303.95
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Folicies or certificates written or increased during the year  Total.  Deduct decreased or ceased to be in force during the year  Total policies or certificates in force December 31, 1907  Losses and claims incurred during the calendar year  Total.  Losses and claims paid, scaled down, dropped and compromised during the year	ES.  Number. 76,354 89,068 165,422 84,194 81,228 47,045 47,045	\$ 8	Amount. 1,832,496.00 361,701.00 2,194,197.00 479,518.00 1,714,679.00 159,303.95 159,303.95
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Policies or certificates written or increased during the year  Total.  Deduct decreased or ceased to be in force during the year  Total policies or certificates in force December 31, 1907  Losses and claims incurred during the calendar year  Total.  Losses and claims paid, scaled down, dropped and compromised during the year  Premiums and assessments collected during the year  Business in state of North Carolina During of the year	ES.  Number. 76,354 89,068 165,422 84,194 81,228 47,045 47,045	\$ 8	Amount. 1,832,496.00 361,701.00 2,194,197.00 479,518.00 1,714,679.00 159,303.95 159,303.95 159,303.95
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Folicies or certificates written or increased during the year  Total  Deduct decreased or ceased to be in force during the year  Total policies or certificates in force December 31, 1907  Losses and claims incurred during the calendar year  Total  Losses and claims paid, scaled down, dropped and compromised during the year  Premiums and assessments collected during the year  BUSINESS IN STATE OF NORTH CAROLINA DURING A	ES.  Number. 76,354 89,068 165,422 84,194 81,228 47,045 47,045 47,045	\$ 8	Amount. 1,832,496.00 361,701.00 2,194,197.00 479,518.00 1,714,679.00 159,303.95 159,303.95 461,331.75  Amount.
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Folicies or certificates written or increased during the year  Total.  Losses and claims incurred during the calendar year  Total.  Losses and claims paid, scaled down, dropped and compromised during the year  Premiums and assessments collected during the year  BUSINESS IN STATE OF NORTH CAROLINA DURING M.  Policies or certificates in force December 31, 1906	ES.  Number. 76,354 89,068 165,422 81,194 81,228 47,045 47,045 47,045 EAR.  Number. 17,423	\$ 8	Amount, 1,832,496.00 361,701.00 2,194,197.00 479,518.00 1,714,679.00 159,303.95 159,303.95 461,331.75 Amount, 418,152.00
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Folicies or certificates written or increased during the year  Total.  Deduct decreased or ceased to be in force during the year  Total policies or certificates in force December 31, 1907  Losses and claims incurred during the calendar year  Total.  Losses and claims paid, scaled down, dropped and compromised during the year  Premiums and assessments collected during the year  BUSINESS IN STATE OF NORTH CAROLINA DURING 19  Policies or certificates in force December 31, 1906  Policies or certificates written or increased during the year	ES.  Number. 76,354 89,068 165,422 84,194 81,228 47,045 47,045 47,045 EAR. Number. 17,423 17,170	\$ 8	Amount. 1, 832, 496, 90 361, 701, 00 2, 194, 197, 00 479, 518, 00 1, 714, 679, 00 159, 303, 95 159, 303, 95 461, 331, 75  Amount. 418, 152, 00 185, 850, 00
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Folicies or certificates written or increased during the year  Total  Deduct decreased or ceased to be in force during the year  Total policies or certificates in force December 31, 1907  Losses and claims incurred during the calendar year  Total  Losses and claims paid, scaled down, dropped and compromised during the year  Premiums and assessments collected during the year  BUSINESS IN STATE OF NORTH CAROLINA DURING 3.  Policies or certificates in force December 31, 1906  Policies or certificates written or increased during the year  Total	ES.  Number. 76,354 89,068 165,422 84,194 81,228 47,045 47,045 47,045 EAR. Number. 17,423 17,170 34,593	\$ 8	Amount, 1,832,496.00 361,701.00 2,194,197.00 1,714,679.00 159,303.95 159,303.95 461,331.75 Amount, 418,152.00 185,850.00 604,002.00
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Policies or certificates written or increased during the year  Total.  Deduct decreased or ceased to be in force during the year  Total policies or certificates in force December 31, 1907  Losses and claims incurred during the calendar year  Total.  Losses and claims paid, scaled down, dropped and compromised during the year  Premiums and assessments collected during the year  BUSINESS IN STATE OF NORTH CAROLINA DURING 19  Policies or certificates in force December 31, 1906  Policies or certificates written or increased during the year	ES.  Number. 76,354 89,068 165,422 84,194 81,228 47,045 47,045 47,045 EAR. Number. 17,423 17,170	\$ \$ \$	Amount. 1,832,496.00 361,701.00 2,194,197.00 479,518.00 1,714,679.00 159,303.95 159,303.95 461,331.75  Amount. 418,152.00 185,850.00
EXHIBIT OF POLICIES OR CERTIFICAT TOTAL BUSINESS OF THE YEAR.  Policies or certificates in force December 31, 1906  Folicies or certificates written or increased during the year  Total  Deduct decreased or ceased to be in force during the year  Total policies or certificates in force December 31, 1907  Losses and claims incurred during the calendar year  Total  Losses and claims paid, scaled down, dropped and compromised during the year  Premiums and assessments collected during the year  BUSINESS IN STATE OF NORTH CAROLINA DURING 3.  Policies or certificates in force December 31, 1906  Policies or certificates written or increased during the year  Total	ES.  Number. 76,354 89,068 165,422 84,194 81,228 47,045 47,045 47,045 EAR. Number. 17,423 17,170 34,593	\$ \$ \$	Amount, 1,832,496.00 361,701.00 2,194,197.00 1,714,679.00 159,303.95 159,303.95 461,331.75 Amount, 418,152.00 185,850.00 604,002.00

Losses and claims incurred during the calendar year	Number. 10,915	8	Amount. 31,716.60
Total	10,915	\$	31,716.60
ing the year.  Premiums and assessments collected during the year	10,915	_	31,716.60 97,495.95

# LIBERTY MUTUAL LIFE AND HEALTH INSURANCE COMPANY.

Incorporated 1906.

Commenced Business October, 1906.

JAMES M. HARRISON, President.

E. W. RAWLS, Secretary.

Home Office, 1031/2 Queen Street, New Bern, N. C.

### INCOME.

Gross amount paid by members to the Company or its agents, without for commissions or other expenses, as follows:	deductions	
First year's assessments or premiums: Expense, \$173.20; mortuary, \$12.50; reserve, \$73.40	259.10	
tuary, \$116.95; reserve, \$55.04	369.60	
Total paid by members\$	628.70	
Total income during the year	s	628, 70
DISBURSEMENTS.		
Death claims or installments paid\$	15.00	
Disability, sick or accident benefits	114.45	
Total paid to members\$	129.45	
Salaries and allowances of managers and agents, not paid by commis-		
sions	108-59	
Salaries of officers	104.45	
Taxes on premiums	30.48	
Insurance Department licenses and fees	154.95	
Rent	52.00	
Incidental expenses	11.38	
Total disbursements		586.30
Balance	\$	42.40
LEDGER ASSETS.		
Cash in company's office\$	42.40	
Total ledger assets, as per balance		42, 40
Total ledger assets, as per balance		42.40
Balance on hand to protect contracts, in addition to the right of asse	ssment\$	42.40

### EXHIBIT OF POLICIES OR CERTIFICATES.

BUSINESS IN STATE OF NORTH CAROLINA DURING YEAR.

	Number.		Amount.
Policies or certificates in force December 31, 1906	165	\$	3,700.00
Policies or certificates written or increased during the year	351		7,470.00
Total	516	\$	11,170.00
Deduct decreased or ceased to be in force during the year	351		7,470.00
Total policies or certificates in force December 31, 1907		\$	3,700.00 116.95
Losses and claims incurred during the calendar year		_	110.90
Total		\$	116.95
Losses and claims paid, scaled down, dropped and compromised during			
the year			116.95
Premiums and assessments collected during the year			369.60

### THE MUTUAL REGISTRY LIFE INSURANCE COMPANY.

Incorporated May 18, 1907.

Commenced Business June 17, 1907.

J. C. WADDY, President.

M. L. NEWBY, Secretary.

Home Office, 532 South Elm Street, Greensboro, N. C.

### INCOME

INCOME.		
Gross amount paid by members to the Company or its agents, without d for commissions or other expenses, as follows:	eductions	
Membership fees required or represented by application\$ First year's assessments or premiums: Expense	113.99 113.98	
Total paid by members\$ From all other sources	227.97 551.00	
Total income during the year	s	778, 97
DISBURSEMENTS.		
Disability, sick or accident benefits\$	26.00	
Total paid to members\$	26.00	
Commissions and fees retained by or paid or allowed to agents on ac- count of first year's fees, dues, assessments or premiums	113.99	
Salaries and allowances of managers and agents, not paid by commis-		
sions	42.00	
Salaries and other compensations of office employees	74.00	
Taxes on premiums	3.96	
Insurance Department licenses and fees	72.96	
Rent	50.00	
Furniture	91.00	
Legal expenses	25.80	
Advertising and printing	80.85	
Miscellaneous expenses	26.00	
Total disbursements		606.56
Balance	\$	172-41

### LEDGER ASSETS.

Cash in company's office\$	172-41	
Total ledger assets, as per balance	\$	172.41
Interest due on mortgages\$	5.00	
Rents due on company's property or lease	20.00	
Total interest and rents due or accrued		25.00
Agents' balances previously charged off		50.00
All other assets		480.00
Gross assets	\$	727.41
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures and safes \$	91.00	
Supplies, printed matter and stationery	100.00	
Borrowed money	330.00	
Total		521.00
Total admitted assets	\$	206.41
LIABILITIES.		
Disability, sick, accident or other benefits due or accrued\$	6.00	
Salaries, rents, expenses, taxes, bills, accounts, etc	12.00	
Total liabilities	\$	18.00
Balance on hand to protect contracts, in addition to the right of asses	sment\$	188.41

### EXHIBIT OF POLICIES OR CERTIFICATES.

### ......

BUSINESS IN STATE OF NORTH CAROLINA DURING	YEAR.	
Policies or certificates written or increased during the year	Number. 567	Amount, 2,268.00
Total	567	\$ 2,268-00
Deduct decreased or ceased to be in force during the year	Not given	Not given
Total policies or certificates in force December 31, 1907	Not given	Not given
	Not given	\$ 124.00
Losses and claims paid, scaled down, dropped and compromised during		
the year		118.00
Losses and claims outstanding unpaid December 31, 1907		6.00
Premiums and assessments collected during the year		227.97

134,391.77 28,152.42

# NORTH CAROLINA MUTUAL AND PROVIDENT ASSOCIATION.

Incorporated February, 1899.

Commenced Business April 1, 1899.

JOHN MERRICK, President,

A. M. MOORE, Secretary,

Home Office, 1121/2 Parrish Street, Durham, N. C.

### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		22,725.87
INCOME.		
Gross amount paid by members to the Association or its agents, without for commissions or other expenses, as follows:  Membership fees required or represented by application		
Total paid by members   \$	137,777.04	
Total interest and rents	2,040.28	
Total income during the year		139,818.32
Sum of both amounts	\$	162,544.19
DISBURSEMENTS.		
Death claims or installments paid. \$ Disability, sick or accident benefits Advance payments returned to rejected applicants.	13,157.68 39,902.83 1,205.20 475.00	
Total paid to members	54, 740, 71	
Commissions and fees retained by or paid or allowed to agents on ac- count of first year's fees, dues, assessments or premiums  Commissions paid or allowed for collecting assessments or premiums to	1,800.00	
banks or collectors  Salaries and allowances of managers and agents, not paid by commis-	51,885.79	
sions	5,444.12	
Salaries of officers, \$1.500; other compensation of officers, \$150	1,650.00 2,719.50	
Medical examiners' fees	380.00	
Taxes on premiums	295.30	
Insurance Department licenses and fees	352.98	-
Taxes on real estate and investments	376.56	
Expenses and repairs on real estate	6,456.36	
Rent (including \$240 for Association's use of its own buildings)	1,143.48	
Furniture, fixtures and safes	650.00	
Legal expenses	96.00	
Advertising and printing	1,930.20	
Postage, telegrams, telephone and express	4,470.77	

Total disbursements-----

### LEDGER ASSETS.

LEDGER ASSETS.			
Book value of real estate\$	26,400.0	0	
Mortgage loans on real estate	1,815.8	0	
Loans secured by pledge of bonds, stocks or other collateral	151.5	8	
Book value of stocks	1,000.0	0	
Cash in Association's office	640.0		
Deposited in banks	3,460.0		
Agents' debit balances	460.0		
All other assets	1,434.0	0	
Total ledger assets		-\$	35,361.38
NON-LEDGER ASSETS.			
Market value of real estate over book value\$	6,800.0	0	
Furniture, fixtures and safes	2,002.5	0	
Supplies, printed matter and stationery	800.0	0	
Gross assets		-	44,963.88
DEDUCT ASSETS NOT ADMITTED.			
Furniture, fixtures and safes\$			
Supplies, printed matter and stationery	800.€	00	
Total		-	2,802.50
Total admitted assets		-\$	42,161.38
LIABILITIES.			
Due on real estate\$	4,800.0	0	
_		_	4 000 00
Total liabilities		-	4,800.00
Balance on hand to protect contracts, in addition to the right of ass	essment	-\$	37.361.38
EXHIBIT OF POLICIES OR CERTIFICATES			
TOTAL BUSINESS OF THE YEAR,			
	Number.		Amount.
Policies or certificates in force December 31, 1906	44,026	\$	1,385,580.00
Policies or certificates written or increased during the year	30,150	_	123,500.00
Total	74,176	\$	1,509,080.00
Deduct decreased or ceased to be in force during the year	18,000		542,477.68
Total policies or certificates in force December 31, 1907	56,176	\$	966,602.32
Losses and claims incurred during the calendar year	435		14, 405.19
Total	435	S	14,405.19
Losses and claims paid, scaled down, dropped and compromised during	100	*	
the year	435		14,405.19
Premiums and assessments collected during the year			137,777.04
		=	
BUSINESS IN STATE OF NORTH CAROLINA DURING Y	EAR.		
	Number.		Amount.
Policies or certificates in force December 31, 1906		\$	1,083,780.00
Policies or certificates written or increased during the year	25,900	_	777, 000, 00
Total	63,817	\$	1,860,780.00
Deduct decreased or ceased to be in force during the year	15,400		46,200,00
Total policies or certificates in force December 31, 1907	48, 417	\$	1,814,580.00
Losses and claims incurred during the calendar year	325		12,227.68
Total	325	s	12,227.68
Losses and claims paid, scaled down, dropped and compromised during	020	ψ	101201-00
the year	325		12,227.68
Premiums and assessments collected during the year			132,828.58
		=	

### TERM OR NATURAL PREMIUM POLICIES.

TERM OR NATURAL PREMIUM POLICIES.			
	Number.		Amount.
At end of previous year		\$	1,132,078.00
New policies issued			73,500.00
Old policies revived	2,500		750.00
Old, changed and increased	2,500		750.00
Total	- 73,151	\$	1,409,280.00
Deduct ceased:			
By death	- 320		10,977.68
By lapse	- 17,075		512,250.00
By not being taken	- 600		18,000.00
Total terminated	17,995	\$	541,227.68
In force at end of year	55,156	\$	868,052.32
music amp possess	-	-	
WHOLE LIFE POLICIES.	Number.		Amount.
New policies issued	- 500	S	5,000,00
		-	
Total	500	\$	5,000.00
By death	. 2		500.00
		_	500.00
Total terminated		\$	500.00
In force at end of year	- 498	\$	4,500.00
ENDOWMENT AND OTHER POLICIES.			
	Number.		Amount.
At end of previous year		\$	64,500.00
New policies issued	150	_	30,000.00
Total	525	\$	94,500.00
Deduct ceased:			
By death	3		750.00
Total terminated	3	\$	750.00
In force at end of year	- 522	\$	93,750.00
TOTAL NUMBERS AND AMOUNTS.			7
TOTAL NUMBERS AND AMOUNTS.	Number.		Amount.
At end of previous year	- 44,026	\$	1,385,558.00
New policies issued	- 25,150		108,500.00
Old policies revived	- 2,500		750,00
Old, changed and increased	2,500		750.00
Total	- 74,176	\$	1,509,080.00
Deduct ceased:			
By death	325		12, 225.66
By lapse	17,075		512,250.00
By not being taken	600		18,000.00
Total terminated	18,000	\$	542, 475. 66
In force at end of year	56,176	S	966, 604, 34

3,259.30

185.00

185, 00-

### PEOPLES MUTUAL BENEVOLENT ASSOCIATION.

Incorporated 1897; reincorporated 1904 and 1907.

Commenced Business 1898.

JOHN NICHOLS, President.

H. E. KING, Secretary.

Home Office, Raleigh, N. C.

### BALANCE SHEET.

Amount of het ledger assets December 51 of previous year	42.70
INCOME.	
Gross amount paid by members to the Association or its agents, without dec for commissions or other expenses, as follows:	luctions
Membership fees required or represented by application\$ For other purposes	8,155.00 42.00
Total paid by members\$ All other sources\$	3, 197.00 62.30

### DISBURSEMENTS.

Total income during the year-----

Death claims or installments paid (collected and paid out by divisions).

Commissions and fees retained by or paid or allowed to agents on ac-		
count of first year's fees, dues, assessments or premiums\$	110.00	
Commissions paid or allowed for collecting assessments or premiums to		
banks or collectors	10.50	
Salaries of officers	900.00	
Salaries and other compensations of office employees	700.00	
Medical examiners' fees	42.00	
Taxes on premiums	78.87	
Insurance Department licenses and fees	97.00	
Municipal licenses, \$2; State and county tax, \$2.08.	4.03	
Rent	76.00	
Legal expenses	300.00	
Advertising and printing	86.45	
Postage, telegrams, telephone, express, hotel and railroad fare	168.96	
Paid to former association	543.19	
Total disbursements		3,117.00

### LEDGER ASSETS.

Deposited in banks, not on interest\$	185.00
Total ledger assets	\$

### EXHIBIT OF POLICIES OR CERTIFICATES.

BUSINESS IN STATE OF NORTH CAROLINA DURING YEAR.

Policies or certificates in force December 31, 1906.  Policies or certificates written or increased during the year		Amount. Not given Not given
Total  Deduct decreased or ceased to be in force during the year	3,086	Not given
Total policies or certificates in force December 31, 1907.  Losses and claims unpaid December 31, 1906  Losses and claims incurred during the calendar year	1,230	Not given Not given Not given
Total	56	Not given
the year  Losses and claims outstanding unpaid December 31, 1907  Premiums and assessments collected during the year	3	Not given Not given \$ 3,155.00

### PIEDMONT MUTUAL LIFE INSURANCE COMPANY.

Incorporated August 14, 1903.

Commenced Business November 1, 1903.

W. H. McNeill. President.

H. W. FULLER, Secretary.

Home Office, 1011/2 West Market Street, Greensboro, N. C.

### BALANCE SHEET.

amount of net ledger assets December 31 of previous year	\$	778-29
INCOME.		
cross amount paid by members to the Company or its agents, without for commissions or other expenses, as follows:	t deductions	
Membership fees required or represented by application	8,900.22	
Total paid by members	8,900.22	
Total income during the year		8,900.22
Sum of both amounts		9,678.51

Death claims or installments paid\$	671.88
Disability, sick or accident benefits	2,902.39
Advance payments returned to rejected applicants	13.00
Total paid to members\$	3,587.27
Commissions and fees retained by or paid or allowed to agents on ac-	
count of first year's fees, dues, assessments or premiums	2,966.62
Salaries and allowances of managers and agents, not paid by commis-	
sions	1,604.00
Other compensation of officers	120.00
Medical examiners' fees	3.00

Taxes on premiums	85.7	1	
Insurance Department licenses and fees	78.0	0	
Rent	139.5	0	
Furniture	47.0	0	
Advertising and printing	171.2	5	
Postage, telegrams, telephone and express	151.8	0	
Railroad fares	45 6	2	
Purchase of real estate	421.0	0	
Exchange	15.7	5	
Fuel	3.0	0	
Office expenses	39.7	5	
Total disbursements		.\$	9,319.27
Balance		-	359.24
Datance		-0	300.24
LEDGER ASSETS.			
Cash in company's office\$	359.2	4	
Total ledger assets, as per balance		. \$	359.24
Balance on hand to protect contracts, in addition to the right of ass	essment	-\$	359.24
EXHIBIT OF POLICIES OR CERTIFICATES	3.		
BUSINESS IN STATE OF NORTH CAROLINA DURING Y	YEAR.		
	Number.		Amount.
Policies or certificates in force December 31, 1906	4,380	S	162,060.00
Policies or certificates written or increased during the year	2,300		25,180.00
Total		\$	187,240.00
Deduct decreased or ceased to be in force during the year	2,567		128,350.00
			FO 000 00
Total policies or certificates in force December 31, 1907	4,113	\$	58,890.00
Total policies or certificates in force December 31, 1907 Losses and claims incurred during the calendar year		\$	3,574.27
Losses and claims incurred during the calendar year  Total		_	
Losses and claims incurred during the calendar year		_	3,574.27
Losses and claims incurred during the calendar year  Total.  Losses and claims paid, scaled down, dropped and compromised during the year		_	3,574.27 3,574.27 3,574.27
Losses and claims incurred during the calendar year  Total.  Losses and claims paid, scaled down, dropped and compromised during		_	3,574.27 3,574.27 3,574.27 8,900.22
Losses and claims incurred during the calendar year  Total.  Losses and claims paid, scaled down, dropped and compromised during the year		_	3,574.27 3,574.27 3,574.27
Losses and claims incurred during the calendar year  Total.  Losses and claims paid, scaled down, dropped and compromised during the year		_	3,574.27 3,574.27 3,574.27 8,900.22

### TOILERS MUTUAL LIFE INSURANCE COMPANY.

Incorporated November 11, 1905.

Commenced Business March 5, 1906.

REV. J. W. PERRY, President.

Total income during the year-----

Sum of both amounts .....

V. E. HOWARD, Secretary.

3, 154.85

3,779,60

Home Office, 301 Main Street, Tarboro, N. C.

### BALANCE SHEET.

BALANCE SHEET.	
Amount of net ledger assets December 31 of previous year	624.75
INCOME.	
Gross amount paid by members to the Company or its agents, without deductions	
for commissions or other expenses, as follows:	0
Subsequent year's assessment or premiums: Expense, \$1,744.64; mor-	
tuary, \$177.50; reserve, \$350.22; for other purposes, \$882,49\$ 3,154.85	
Total paid by members	
	Amount of net ledger assets December 31 of previous year

### DISBURSEMENTS.

Death claims or installments paid\$	177.5	50	
Disability, sick or accident benefits	882.	19	
Total paid to members\$	1,059.9	99	
Commissions and fees retained by or paid or allowed to agents on ac-			
count of subsequent years	1,196.9		
dalaries of officers	196.7		
nsurance Department licenses and fees	186.0		
Rent	12,5		
Advertising and printing	114.8 37.6		
Borrowed money repaid.	125.0		
_		_	
Total disbursements		-\$	2,929.63
Balance		-\$	849.97
LEDGER ASSETS.			
Cash deposited in banks\$		97	
Agents' debit balances	680.3	37	
Gross assets		-\$	1,530.34
DEDUCT ASSETS NOT ADMITTED.			
Agents' balances		_	680,37
Total admitted assets			849.97
LIABILITIES.		_	
Oue for borrowed money\$	169.6	60	
Total liabilities		_	169.60
Balance on hand to protect contracts, in addition to the right of asse	essment	-\$	680,37
EXHIBIT OF POLICIES OR CERTIFICATES		_	
BUSINESS IN STATE OF NORTH CAROLINA DURING	EAR.		
	Number.		Amount.
Policies or certificates in force December 31, 1906	515	\$	15,859.00
olicies or certificates written or increased during the year	946		30,010.00
Total	1,461	s	45, 869, 00
Deduct decreased or ceased to be in force during the year			26,025,00
Total policies or certificates in force December 31, 1907	635		19,844.00
		0	1,059.99
osses and claims incurred during the calendar year			1,000.00
		-	
Total	422	\$	1,059.99
Totalosses and claims paid, scaled down, dropped and compromised during	422	\$	
cosses and claims incurred during the calendar year.  Total  cosses and claims paid, scaled down, dropped and compromised during the year  remiums and assessments collected during the year.	422	\$	1,059.99 1,059.99 3,154.85

112.80

# THE WORKERS MUTUAL LIFE AND HEALTH INSURANCE COMPANY.

Incorporated November 30, 1903.

Commenced Business February 8, 1904.

J. S. MILLER, President.

A. E. PITTMAN, Secretary.

Home Office, New Bern, N. C.

BALANCE SHEET.

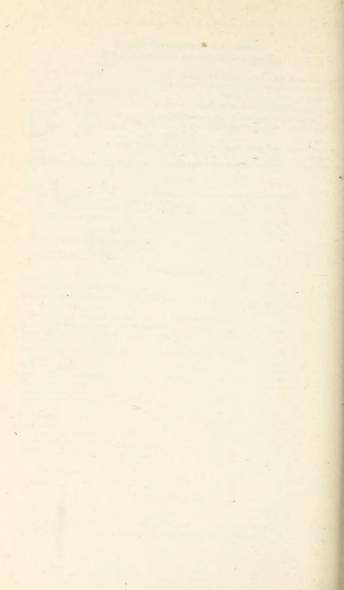
Amount of net ledger assets December 31 of previous year		150,50
Amount of net ledger assets December 31 of previous year		150.50
INCOME.		
Gross amount paid by members to the Company or its agents, without for commissions or other expenses, as follows:	deductions	
First year's assessments or premiums: Expense, \$5,741.81; mortuary, \$3,056.74; reserve, \$112.80	8,911.35	
Total paid by members	8,911.35	
Total income during the year		8,911.35
Sum of both amounts	\$	9,061.85
DISBURSEMENTS.		- ·
Death claims	342.50	
Disability, sick or accident benefits	2,714.24	
Advance payments returned to rejected applicants	14.60	
Total paid to members\$	3,071.34	
Commissions and fees retained by or paid or allowed to agents on ac-		
count of first year's fees, dues, assessments or premiums	622.47	
Commissions paid or allowed for collecting assessments or premiums to		
collectors	369.92	
Salaries and allowances of managers and agents, not paid by commis-		
sions	3,078.69	
Salaries of officers	930.00	
Salaries and other compensations of office employees	201.00	
Taxes on premiums	138.08	
Insurance Department licenses and fees	74.00	
Taxes on real estate and investments	1.51	
Rent	187.95	
Furniture	10.00	
Legal expenses	.75	
Advertising, printing and stationery	78.60	
Postage, telegrams, telephone and express	56.34	
Traveling expenses	85.57	
Miscellaneous	42.83	
Total disbursements		8,949.05
Balance	\$	112.80
LEDGER ASSETS.		
Deposited in bank	112.80	
Total admitted assets		112.80
Total admitted assets		112.80

Balance on hand to protect contracts, in addition to the right of assessment ... \$

### EXHIBIT OF POLICIES OR CERTIFICATES.

#### BUSINESS IN STATE OF NORTH CAROLINA DURING YEAR.

	Number.	Amount.
Policies or certificates in force December 31, 1906	1,553	\$ 40,814.00
Policies or certificates written or increased during the year	2,186	58,766.00
Total	3,739	\$ 99,580.00
Deduct decreased or ceased to be in force during the year	1,738	47, 195.00
Total policies or certificates in force December 31, 1907	2,001	\$ 52,385.00
Losses and claims incurred during the calendar year	21	342.00
Total	21	\$ 342,00
Losses and claims paid, scaled down, dropped and compromised during		
the year	21	342.00
Premiums and assessments collected during the year		8,911,35



# MUTUAL FIRE INSURANCE COMPANIES OF NORTH CAROLINA.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE
MUTUAL FIRE INSURANCE COMPANIES OF THIS STATE, SHOWING
THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1907.

# CABARRUS MUTUAL FIRE INSURANCE COMPANY.

Incorporated May 21, 1901.

Commenced Business May 21, 1901.

JOHN P. ALLISON, President. JOHN K. PATTERSON, Secretary and Treasurer.

Home Office, Concord, N. C.

#### BALANCE SHEET.

Amount of net or ledger assets December 31, 1906	1,441.53
INCOME.	
Gross premiums received during the year \$\ \frac{Fire.}{3.526.87}\$	
Total premiums Interest From all other sources	1,526.87 127.56 1,000.00
Total income\$	2,654.43
Sum of both amounts\$	4,095.96
DISBURSEMENTS.	
Fire. \$ 1,044.50	
Net amount paid for losses.  Salaries, fees and all other charges of officers, clerks, agents and other employees Insurance Department fees and agents' licenses.  Advertising, printing, etc.	1,044.50 50.16 29.34 31.15
Total disbursements during the year	1,155,15
Balance December 31, 1907	2,940.81
LEDGER ASSETS.	•
Cash deposited in bank 2,940.81	
Total admitted assets\$	2,940.81

#### BUSINESS IN CABARRUS COUNTY, STATE OF NORTH CAROLINA, DURING THE YEAR.

The state of the s	Fire Kisks.
Risks written	80,196,00
Premiums received	1,526.87
Losses paid	
Losses incurred	1,044.50
Amount of risks	721,811.00
	121,011.00

# DAVIDSON COUNTY MUTUAL FIRE INSURANCE COMPANY.

Incorporated July, 1902.

Commenced Business July, 1902.

D. H. HINKLE, President.

D. T. FRITTS, Secretary and Treasurer.

Home Office, Lexington, N. C.

#### BALANCE SHEET.

Amount of net or ledger assets December 31, 1906\$	665.53
INCOME.	
Fire.	
Gross premiums received during the year\$ 882.28	
Total premiums	882.28
Total income\$	. 882-28
Sum of both amounts	1,547.81

#### DISBURSEMENTS.

Fire,	
Gross amount paid for losses\$ 600.99	
Net amount paid for losses	600.99
Salaries, fees and all other charges of officers	67.00
Taxes on assessments	3.69
Insurance Department fees and agents' licenses	47.00
Furniture and fixtures	31.69
Total disbursements during the year	750.37
Balance December 31, 1907	797.44

#### LEDGER ASSETS.

Cash in company's office\$	368.72	
Deposited in banks	429.72	
Total admitted assets		797,44

#### PISKS AND PREMITIMS

RISKS AND PREMIUMS.		
	Fire Risks.	Gross Premi- ums Thereon.
In force December 31, 1906\$	434,207.00	Not given
Written or renewed during the year	79,700.00	Not given
Total	513,907.00	Not given
Deduct those expired and marked off as terminated	30,200.00	Not given
In force at the end of the year 1907	483,707.00	Not given

# BUSINESS IN DAVIDSON COUNTY, STATE OF NORTH CAROLINA,

	Fire Risks.
Risks written\$	79,700.00
Premiums received	882.28
Losses paid	600,99
Losses incurred	600,99

# FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF NORTH CAROLINA.

Incorporated March 6, 1893.

Reorganized and Commenced Business March, 1902.

N. B. BROUGHTON, President.

A. E. S. LINDSEY, Secretary and Treasurer.

Home Office, Edwards & Broughton Printing Co.'s Building, Raleigh, N. C.

#### BALANCE SHEET.

Amount of net or ledger assets December 31, 1906\$	156.37
INCOME.	
Gross premiums received during the year (received by local associations). From all other sources, office supplies sold.	COD 90
Total income	692.32
	692.32
Sum of both amounts	848.69
DISBURSEMENTS.	
Gross amount paid for losses (paid by local associations).	
Salaries, fees and all other charges of officers	400.00
Insurance Department fees and agents' licenses	119.24
Advertising, printing and stationery Miscellaneous	18.25
	16.05
Total disbursements during the year\$	553.54
Balance December 31, 1907	295.15
LEDGER ASSETS.	
Cash in company's office\$ 295.15	
Total admitted assets\$	
	295.15

# BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR.

Pieke written	Fire Risks.
Risks written	933, 329.00
Premiums received	18,474.32
Losses paid	15,964.47
Losses incurred	17,526.43
Amount of risks	8, 190, 355, 00

# FARMERS MUTUAL FIRE INSURANCE COMPANY OF EDGECOMBE COUNTY.

Incorporated 1901.

Commenced Business July 1, 1901.

DR. R. H. SPEIGHT, President. J. M. JOHNSTON, Secretary and Treasurer.

Home Office, Whitaker, N. C.

LAN		

		BALANCE SHEET.
219.06	\$	Amount of net or ledger assets December 31, 1906
1,430.05		INCOME.  Gross premiums received during the year
1,430.05	\$	Total income
1,649.11	\$	Sum of both amounts
	Fire. 1,106.00	DISEURSEMENTS.  Gross amount paid for losses
1,106,00 27,50 250,00 30,32 26,44	ployees	Net amount paid for losses  Salaries and allowance to agents  Salaries, fees and all other charges of officers, clerks, agents and other em Insurance Department fees and agents' licenses  Advertising, printing, etc.
1,440.26	\$	Total disbursements during the year
208.85	\$	Balance December 31, 1907
		LEDGER ASSETS.
	135.87 72.98	Cash deposited in banks
208.85	S	Total admitted assets

# DUDING THE VEAD

DURING THE YEAR.	
	Fire Risks.
Risks written	Not given
Premiums received	1,430.05
Losses paid	1,106.00
Losses incurred	1,106.00
Amount of risks	362,451.25

1,532.09

571,790.00

# GASTON COUNTY FARMERS MUTUAL FIRE INSURANCE COMPANY

Incorporated March 25, 1903.

Cross promings received during the u-

Commenced Business April 6, 1903.

Fire.

E. D. Thompson, President.

W. R. FORD, Secretary and Treasurer,

Home Office, Gastonia, N. C.

INCOME.

Gross premiums received during the year	1,557.09	
Total premiums	\$	1,557.09
Total income	8	1,557.09
DISBURSEMENTS.		
Gross amount paid for losses\$	Fire,	
Ciross amount paid for losses	1,562.09	
Net amount paid for losses		1,532.09
Total disbursements during the year		1,532.09
Balance December 31, 1907	\$	25.00
LEDGER ASSETS.		-
Cash in company's office	25.00	
Total admitted assets	\$	25.00
BUSINESS IN GASTON COUNTY, STATE OF NORTH DURING THE YEAR.	CAROLINA	
		ire Risks.
Risks written	\$	98,354.00
Fremiums received.		1,557.09
Losses paid		1,532.09

Losses incurred_____

Amount of risks

# MECKLENBURG FARMERS MUTUAL FIRE INSURANCE COMPANY.

Incorporated April 10, 1902.

Commenced Business May 31, 1902.

W. E. ARDREY, President.

R. C. FREEMAN, Secretary and Treasurer.

Home Office, East Trade Street, Charlotte, N. C.

#### BALANCE SHEET.

Amount of net or ledger assets December 31, 1906	\$	1,034.08
INCOME.	Fire.	
Gross premiums received during the year\$	3,339.29	
Total premiums		3,339.29
Total income	\$	3,339.29
Sum of both amounts		4,373.37
DISBURSEMENTS.	Fire.	
Gross amount paid for losses	2,343.75	
Net amount paid for losses.  Salaries, fees and all other charges of officers.  Insurance Department fees and agents' licenses.  Advertising, printing, etc.		2,343.75 375.00 50.68 63.35
Total disbursements during the year	\$	2,832.78
Balance December 31, 1907	8	1,540.59
LEDGER ASSETS.		
Cash deposited in banks\$	1,540.59	
Total admitted assets	\$	1,540.59
BUSINESS IN MECKLENBURG COUNTY, STATE OF N	ORTH CARO	LINA,

# DURING THE YEAR.

	I' He Illeno.
Risks written\$	46,663.00
Premiums received	3,339.29
Losses paid	2,343.75
Losses incurred	2,343.75
Amount of risks	425,065.00

# ROWAN MUTUAL FIRE INSURANCE COMPANY.

#### Incorporated 1902.

Commenced Business August 21, 1902.

C. M. Poole, President.

J. M. L. Lyerly, Secretary and Treasurer.

Home Office, Salisbury, N. C., R. F. D. No. 4.

#### BALANCE SHEET.

Amount of net or ledger assets December 31, 1906\$	88.00
INCOME. Fire,	
Gross premiums received during the year\$ 2,058.25	
Total premiums	2,058.25
Total income\$	2,058.25
Sum of both amounts\$	2,146.25
DISBURSEMENTS.	
Fire.  Gross amount paid for losses	
Net amount paid for losses.  Salaries, fees and all other charges of officers, clerks, agents and other employees, Taxes, licenses and Insurance Department fees.  Advertising, printing, etc.	, 1,722.25 239.00 21.83 110.00
Total disbursements during the year	2,093.08
Balance December 31, 1907	53.17
LEDGER ASSETS.	
Cash in company's office         \$ 25.10           Deposited in banks         28.07	
Total admitted assets	53.17

#### BUSINESS IN ROWAN COUNTY, STATE OF NORTH CAROLINA, DURING THE YEAR.

	Fire Risks.
Risks written\$	105,400.00
Premiums received.	2,058.25
Losses paid	1,722.25
Torong Ingurend	1 799 95

# UNION COUNTY FARMERS MUTUAL FIRE INSURANCE COMPANY.

Incorporated March 13, 1903.

Commenced Business August 1, 1903.

W. H. PHIFER, President.

James McNeely, Secretary and Treasurer.

Home Office, Monroe, N. C.

BALANCE SHEET.		
mount of net or ledger assets December 31, 1906		244.33
INCOME.	Fire.	
cross premiums received during the year\$	620.36	
Total premiums		620.36
Total income		620.36
Sum of both amounts	8	864.69
DISBURSEMENTS.	Fire.	
Gross amount paid for losses\$	300.75	
Net amount paid for losses salaries, fees and all other charges of officers axes, licenses and Insurance Department fees dvertising, printing, etc		
Total disbursements during the year.	\$	419.94
Balance December 31, 1907	8	444.75
LEDGER ASSETS.	_	
ash in company's office and deposited in banks	444.75	
Total admitted assets		444.75
BUSINESS IN UNION COUNTY, STATE OF NORTH DURING THE YEAR.		ire Risks
Dieles weitten	2	35,000,00

	1. 61 0	41.00000
Risks written	\$	35,000.00
Premiums received		620.36
Losses paid		300.75
Losses incurred		300.75
Amount of risks		435,000.00

# UNITED MUTUAL FIRE INSURANCE COMPANY.

Incorporated, not given.

Commenced Business, not given.

Fire.

J. H. THORPE, President.

J. R. HAWKINS, Secretary and Treasurer.

Home Office, Kittrell, N. C.

INCOME

Gross premiums received during the year\$ 278.42	
Total premiums \$ From all other sources.	278.42 82.00
Total income	360 42
	300_42.
DISBURSEMENTS.	
Salaries, fees and all other charges of officers, clerks, agents and other employees, Insurance Department fees and agents' licenses	75.00 26.00 61.65 28.25
Total disbursements during the year\$	190.90
Balance December 31, 1907	169.52.
LEDGER ASSETS.	
Cash in company's office\$ 169.52	
Total admitted assets\$	169.52
BUSINESS IN STATE OF NORTH CAROLINA DURING THE YEAR	R.
Picks switten	e Risks.
Risks written	21,050.00
Premiums received	287.26
•	21,050.00

# FIRE INSURANCE COMPANIES OF NORTH CAROLINA.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE INSURANCE COMPANIES OF THIS STATE, SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1907.

207, 786. 61

## ATLANTIC FIRE INSURANCE COMPANY.

Incorporated 1905.

Commenced Business February 1, 1906.

CHAS. E. JOHNSON. President.

G. H. DORTCH, Secretary.

H. W. JACKSON, Treasurer.

Home Office, 121 Fayetteville Street, Raleigh, N. C.

#### CAPITAL STOCK.

#### Amount of capital paid up in cash, \$125,000.00.

INCOME.	Fire.	
Gross premiums\$	140, 249, 30	
Deduct reinsurance, rebate, abatement and return premiums	61,898,11	
Total premiums (other than perpetual)		78,356.19
Gross interest on mortgage loans\$		
Gross interest on collateral loans	3,118.67	
Gross interest on bonds and dividends on stocks	2,626.75	
Gross interest on deposits	354.53	
Total gross interest		8,275,72
From all other sources		205, 91
Total income		86, 837, 82
	_	
Sum of both amounts	\$	260, 834. 24
DISBURSEMENTS.		
	Fire.	
Gross amount paid policyholders for losses (including \$1,301.92 occur-		
ring in previous years)\$	38,757.90	
Deduct amount received for reinsurance in other companies	8, 424, 39	
Net amount paid policyholders for losses		30, 333, 51
Expense of adjustment and settlement of losses		258,22
Commission or brokerage		8,523.85
Salaries (\$2,750) and expenses (\$1,738.66) of special and general agents		4, 488, 66
Salaries, fees and all other charges of officers, directors, trustees and l		
employees		5,325,10
Rents		300.00
Advertising, \$327.04; printing and stationery, \$870.58		1,197.62
Postage, telegrams, telephone and express		819.15
Legal expenses		15.00
Furniture and fixtures		129.44
Maps, including corrections		171.00
State taxes on premiums		301.36
Insurance Department licenses and fees		191.00
All other licenses, fees and taxes		425.65
Commercial agency		62.50
Treasurer's bond		40.00
Sundries		465.57
Total disbursements		53, 047. 63

# LEDGER ASSETS.

LEDGER ASSETS.			
Mortgage loans on real estate	28,000.0		
Loans secured by pledge of bonds, stocks or other collaterals	39,000.0		
Book value of bonds	89, 012.7		
Cash in company's office	296.4		
Deposited in trust companies and banks not on interest  Deposited in trust companies and banks on interest	26, 470. 1 9, 089. 5		
Agents' balances representing business written subsequent to October	9,089.5	0	
1, 1907	12,702.8	0	
Furniture and fixtures	1,817.9		
Office stationery	750.0		
Reinsurance return premiums	647.0	_	
Total ledger assets, as per balance		-\$	207,786.61
NON-LEDGER ASSETS.  Interest due and accrued on bonds			80,00
Gross assets			207, 866, 61
		-0	201,000.01
DEDUCT ASSETS NOT ADMITTED.	770 0		
Supplies, printed matter and stationery\$  Furniture, fixtures and safes			, ,
Total		-	2,567.95
Total admitted assets		-	205, 298.66
		->	205, 298.66
LIABILITIES.			
Gross claims for losses in process of adjustment or in suspense, includ-	2,495.0	.0	
ing all reported and supposed losses\$		-	
Total\$  Deduct reinsurance due or accrued\$	2,495.0	-	
_		-	
Net amount of unpaid losses and claims		\$	1,995.00
Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running one year or less from date of policy, in-			
cluding interest premiums on perpetual fire risks, \$51,796.37; un-			
earned premiums (fifty per cent.)	25, 898, 1	8	
Gross premiums (less reinsurance) received and receivable upon all un-	mo, coci *	_	
expired fire risks running more than one year from date of policy,			
\$35,194.46; unearned premiums (pro rata)	24,839.6	0	
Total unearned premiums as computed above	-	-	50,737,78
Reinsurance premiums			54.40
Total amount of all liabilities, except capital-		8	52,787,18
Capital actually paid up in cash			04, 101.10
Surplus over all liabilities			
Surplus as regards policyholders		-	152,511.48
Total liabilities		_	
Total nabilities		- \$	205,298.66
RISKS AND PREMIUMS.		0	ross Pre-
Fire	e Risks.	miun	ns Thereon,
In force on the 31st day of December, 1906			49, 522, 07
Written or renewed during the year 5,7	09, 975.00		140, 249, 30
Total \$ 8.0	68, 035, 00	S	189, 771, 37
Deduct those expired and marked off as terminated 2.3			69,860,13
In force at end of the year		_	
In force at end of the year		\$	119, 911.24 32, 920, 41
		-	
Net amount in force \$ 4,3	57,316.00	\$	86,990.83
Net amount in force \$4.8		\$	

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	rium Le	oss Pre- s Charged, ss Rein- irance.	Fraction Unearned.	Amount of Premium Unearned.
In 19071	year or less\$	2,228,156.00	\$	51,796.37	One-half\$	25,898.18
In 19063	years	869,811.00		13,070.08	One-half	6,535.04
In 19073	years	1,004,984.00		16,605.04	Five-sixths	13, 837. 50
In 19065	years	103,685.00		2,501.74	Seven-tenths	1,751.22
In 19075	years	150,680.00		3,017.60	Nine-tenths	2, 715.84
Total-	\$	4,357,316.00	\$	86,990.83	\$	50, 737, 78

#### GENERAL INTERROGATORIES

Largest amount insured in any one hazard\$	30,000.00
Total amount of the company's stock owned by the directors at par value	37,700.00°
Total amount loaned to stockholders not officers	3,000.00
Losses incurred during the year-fire	31,284.81

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE 1.	EAR.
	Fire Risks.
Risks written	4,451,065.00
Premiums received	111,276.60
Losses paid	37, 455, 98
Losses incurred	39,950.98
Losses now unpaid	2,495,00

# CAROLINA INSURANCE COMPANY.

Incorporated 1887.

Commenced Business 1889.

140,646,71

R. R. Bellamy, President.

M. S. WILLARD, Secretary and Treasurer.

Home Office, Wilmington, N. C.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$50,000.00.

Amount of net ledger assets (as per balance) December 31 of previous year ...\$ 107,795.76

INCOME.	Fire.	
Gross premiums	45,351.98	
Deduct reinsurance, rebate, abatement and return premiums	18,414.75	
Total premiums (other than perpetual)		26,937.23
Gross interest on mortgage loans\$	2,735.72	
Gross interest on collateral loans	168.00	
Gross interest on bonds	910.00	
Gross rents from company's property, including \$300 for company's		
occupancy of its own buildings	2,100.00	
Total gross interest and rents		5,913.72
Total income	\$	32,850.95

Sum of both amounts

DISBURSEMENTS.	77.	
Gross amount paid policyholders for losses\$	Fire.	
Deduct amount received for reinsurance in other companies.		
Net amount paid policyholders for losses		12,364.77
Paid stockholders for interest or dividends		3,009.00
Commission or brokerage		6,167.48
Salaries and expenses of special and general agents		1,066.83
Salaries, fees and all other charges of officers, directors, trustees and h		
employees		300.00
Rents		300.00
Advertising, printing and stationery		829.60 338.23
Repairs and expenses (other than taxes) on real estate  Taxes on real estate		457.95
State taxes on premiums		310.32
Insurance Department licenses and fees		174.00
Bills payable liquidated during year		9,455.75
Miscellaneous expenses		1.494.76
	_	-1
Total disbursements		36,268.69
Balance	\$	104,378.02
LEDGER ASSETS.	_	
	17 010 07	
Book value of real estate\$  Mortgage loans on real estate, first\$	15,816.05	
Loans secured by pledge of bonds, stocks or other collaterals	55,436.67 2,800.00	
Book value of bonds	19,996.68	
Cash in company's office	3,390.93	
Agents' balances representing business written subsequent to Oc-	0,000.00	
tober 1, 1907	6,931.86	
Due from other companies		
		104 050 00
Total ledger assets, as per balance		104,378.02
NON-LEDGER ASSETS.		
Market value of real estate over book value		2,683.95
Gross assets	\$	107,061.97
DEDUCT ASSETS NOT ADMITTED.		
Book value of bonds over market value		496.68
Total admitted assets	8	106,565.29
LIABILITIES.		
Gross claims for losses in process of adjustment or in suspense, in-		
	1 250 00	
cluding all reported and supposed losses		
Net amount of unpaid losses and claims	\$	1,350.00
Gross premiums (less reinsurance) received and receivable upon all		
unexpired fire risks running one year or less from date of policy,		
including interest premiums on perpetual fire risks; unearned		
premiums (fifty per cent.)	7,692.87	
Gross premiums (less reinsurance) received and receivable upon all		
unexpired fire risks running more than one year from date of	17 005 05	
policy; unearned premiums (pro rata)	17,307.67	
Total unearned premiums as computed above		25,000.54

Commissions, brokerage and other charges due or to become due to		
agents and brokers		180.08
Reinsurance premiums		870.52
Due and to become due for borrowed money	-	7,000.00
Total amount of all liabilities, except capital	.8	34,401.14
Capital actually paid up in cash\$ 50,000.0	00	
Surplus over all liabilities 22,164.1	5	
Surplus as regards policyholders	-	72, 164. 15
Total liabilities	. 8	106,565.29
RISKS AND PREMIUMS,	_	
Fire Risks,		Gross Pre-
In force on the 31st day of December, 1906. \$2,366,571.00		
Written or renewed during the year 2,579,464.00		
Total \$ 4,946,035.00	8	87,768.42
Deduct those expired and marked off as terminated		26,763.72
In force at end of the year\$ 3,443,836.00	8	61,004.70
Deduct amount reinsured 687,677.00		13,167.21
Net amount in force	8	47,837.49
RECAPITULATION OF FIRE RISKS AND PREMIUMS.		
Gross		
Premiums		Amount of

Year Written, Term.	Amount Covered.	Gross Premiums Charged, Less Reinsurance.		Amount of Premium Unearned.
In 19071 year or less_	\$ 905,880.00	\$ 15,385.73	One half\$	7,692.87
In 19053 years	437,763.00	7,732.76	One-sixth	1,288.79
In 19063 years	546,208.00	9,259.65	One-half	4,629.83
In 19073 years	653,083.00	10,372.84	Five-sixths	8,561.53
In 19035 years	43,212.00	1,063.02	One-tenth	106.30
In 19045 years	28,865.00	665.56	Three-tenths	199.67
In 19055 years	49,205.00	1,149.28	One-half	574.64
In 19065 years	53,286.00	1,204.40	Seven-tenths	843.08
In 19075 years	39,857.00	1,004.25	Nine-tenths	903.83
Total	\$ 2,756,159.00	\$ 47,837.49	8	24,800.54

#### GENERAL INTERROGATORIES.

Largest amount insured in any one hazard\$	10,000.00
Total amount of the company's stock owned by the directors at par value	7,110.00
Total amount loaned to directors or other officers	9,350.00
Total amount loaned to stockholders not officers.	300.00
Losses incurred during the year—fire	12,867.77

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written\$	1,633,170.00
Premiums received	26,937.23
Losses paid	12,364.77
Losses incurred.	12,867.77
Losses now unpaid	1,350.00

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#### DIXIE FIRE INSURANCE COMPANY.

Incorporated March, 1906.

Commenced Business September, 1906.

Fire.

245.092.33

1,456.53

James B. Blade, President.

James F. Cobb. Secretary.

Charles D. Benbow, Treasurer.

Home Office, 125 South Elm Street, Greensboro, N. C.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.

Amount of net ledger assets (as per balance) December 31 of previous year....\$ 857,434.04

INCOME.	Fire.	
Gross premiums		
Deduct reinsurance, rebate, abatement and return premiums		
Total premiums (other than perpetual)		745, 144.79
Gross interest on mortgage loans\$	1,425.00	
Gross interest on collateral loans	2,550.00	
Gross interest on bonds and dividends on stocks	57,228.99	
Gross interest on deposits	11,426.00	
Gross rents from company's property, including \$190 for company's occupancy of its own buildings	3,488.25	
Total gross interest and rents.		76,118.24
Total income	\$	821,263.03
Sum of both amounts	8	1,678,697.07

#### DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$11,055.23 occurring in previous years).....\$

Deduct amount received for salvage, \$953.52; and for reinsurance	
in other companies, \$24,288.33	
Net amount paid policyholders for losses	219,850.48
Expense of adjustment and settlement of losses.	2,005.78
Commission or brokerage	214,012.65
Salaries (\$4,500) and expenses (\$2,262.42) of special and general agents	6,762.42
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	19,008.23
Rents, including \$190 for company's occupancy of its own building	1,083.75
Advertising, \$2,907.83; printing and stationery, \$9,478.47	12,386.30
Postage, telegrams, telephone and express	4,756.40
Furniture and fixtures.	1,872.96
Maps, including corrections	2,730.75
Underwriters' boards and tariff associations	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	2,811.45
Inspections and surveys	
Repairs and expenses (other than taxes) on real estate	2,588,34
State taxes on premiums	F4 800 88
Insurance Department licenses and fees	14,736.55
All other licenses fees and taxes	8,435.61

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Gross loss on sale or maturity of ledger assets, viz.:

Office expenses	\$	1,149.52
Traveling expenses		3,042.47
Commercial reports.		440.00
Freight and drayage		111.05
Expenses Western Sprinkler Risk Association		713.04
Exchange		16.09
Total disbursements	\$	519,970.37
Balance		1,158,726.70
THE OTHER POSITION	_	
LEDGER ASSETS.		
Book value of real estate\$	100,000.00	
Mortgage loans on real estate	105,500.00	
Loans secured by pledge of bonds, stocks or other collaterals	90,000.00	
Book value of bonds, excluding interest, \$548,052.36; stocks, \$52,- 140	600, 192.36	
Cash in company's office	718.48	
Deposited in trust companies and banks on interest	125,620.17	
Agents' balances representing business written subsequent to Octo-		
ber 1, 1907	135,685.27	
Agents' balances representing business written prior to October 1, 1907	1.010.42	
Total ledger assets, as per balance.	\$	1,158,726.70
NON-LEOGER ASSETS.		
Interest due and accrued on mortgages	1,767.50	
Interest due and accrued on bonds	4,874.99	
Interest due and accrued on collateral loans	58.33	
Interest due and accrued on other assets	555.55	
Rents due and accrued on company's property or lease	695.50	
Total		7,951.87
Printing and stationery		9,478.47
Furniture and fixtures.		3,397.48
Gross assets	9	1 179 554 52
		1,170,001.02
OEOUCT ASSETS NOT AOMITTED.		
Supplies, printed matter and stationery\$	9,478.47	
Furniture, fixtures and safes	3,397.48	
Agents' balances representing business written prior to October 1,	1.010.42	
1907	1,010.42	
Total		13,886.37
Total admitted assets	\$	1,165,668.15
LIABILITIES.	_	
Gross losses adjusted and unpaid (not yet due)	24,902.79	
Gross claims for losses in process of adjustment or in suspense, in-		
cluding all reported and supposed losses	57,842.37	
Gross claims for losses resisted.	3,100.00	
Total	85,845.16	
Deduct reinsurance due or accrued.	17,502.62	
Net amount of unpaid losses and claims	8	68,342.54
Gross premiums (less reinsurance) received and receivable upon all		
unexpired fire risks running one year or less from date of policy,		
including interest premiums on perpetual fire risks, \$551,583.87;	-	
unearned premiums (fifty per cent.)\$	275,791.93	

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$182,349.85; unearned premiums (pro rata)\$ 145,414.17	
Total unearned premiums as computed above	\$ 421,206.10 12,497.18
Total amount of all liabilities, except capital  Capital actually paid up in cash. \$ 500,000.00  Surplus over all liabilities. 163,132.07	
Surplus as regards policyholders	663,622.33
Total liabilities.	\$ 1,165,668.15
RISKS AND PREMIUMS.	
	ross Premiums
Fire Risks.   \$11,733,899.00   Written or renewed during the year.   72,447,225.00   72,447,225.00   73,477,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,275.00   74,777,	Thereon. \$, 182,049.15 956,303.37
Total	\$ 1,138,352.52
Deduct those expired and marked off as terminated 22,690,849.00	305,595.85
In force at end of the year \$61,490,275.00  Deduct amount reinsured 6,015,360.00	\$ 832,756.67 98,822.95
Net amount in force	\$ 733,933.72
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Premiums	Amount of
Year Amount Charged, Less Written, Term, Covered, Reinsurance, Fraction Unearned.	Premium. Unearned.
In 1907 1 year or less_\$38,467,771.00 \$ 551,583.87 One-half	
In 19062 years 38,658.00 544.61 One-fourth	
In 19072 years 162,022.00 1,837.61 Three-fourths	
In 19063 years 1,392,572.00 20,178.19 One-half	
In 19073 years 13,586,343.00 128,574.79 Five-sixths	
In 19064 years 11,833.00 277.29 Five-eighths	
In 1907. 4 years 43,366.00 618.57 Seven-eighths In 1906. 5 years 313,771.00 6,681.83 Seven-tenths	
In 19075 years 1,458,579.00 23,636.96 Nine-tenths	
Total \$55,474,915.00 \$ 733,933.72	\$ 421,206.10
Total\$55,474,915.00 \$ 755,955.72	\$ 421,200.10
GENERAL INTERROGATORIES.	
Largest amount insured in any one hazard	.\$ 20,000.00
Total amount of this company's stock owned by the directors at par value	
Total amount loaned to stockholders not officers.	
Losses incurred during the year—fire	274,843.50
BUSINESS IN THE STATE OF NORTH CAROLINA DURING TH	E VEAR
	L LILLE.
	Fire Risks.
Risks written	Fire Risks. \$ 3,423,063.00
Premiums received.	Fire Risks. \$ 3,423,063.00 66,749.74
Premiums received.  Losses paid.	Fire Risks, \$ 3,423,063.00 66,749.74 22,437.15
Premiums received.	Fire Risks. \$ 3,423,063.00 66,749.74 22,437.15 27,997.16

### HOME FIRE INSURANCE COMPANY.

Incorporated September, 1902,

Commenced Business October, 1902.

....

R. L. Holt, President. A. W. McAlister, Secretary and Treasurer.

Home Office, 112 East Market Street, Greensboro, N. C.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$50,000,00.

Amount of capital paid up in cash, 600,000,00		
Amount of net ledger assets (as per balance) December 31 of previous	year \$	83,421.24
INCOME.		
	Fire.	
Gross premiums\$	47,512.60	
Deduct reinsurance, rebate, abatement and return premiums	7,985.68	
Total premiums (other than perpetual)		39,526.92
Gross interest on mortgage loans\$		
Gross interest on collateral loans	62.50	
Gross interest on bonds and dividends on stocks		-
Gross interest from all other sources	7.30	
Total gross interest		2,889.57
Miscellaneous gains		260.00
Total income		42,676.49
Sum of both amounts	\$	126,097.73
DISBURSEMENTS,		
Gross amount paid policyholders for losses\$	Fire.	
	19,955.37	
Deduct amount received for salvage, \$1,197.73; and for reinsurance		
in other companies, \$1,381.44		
Net amount paid policyholders for losses		17,376.20
Paid stockholders for interest or dividends (amount declared during		
\$3,000)		3,000.00
Amount set aside for fires of 1906		- 3,095.00
Total expenses		16,343.44
Total disbursements		39,814.64
Balance		86,283.09
LEDGER ASSETS.		
Mortgage loans on real estate\$	31,715.00	
Book value of bonds, excluding interest, \$7,000; stocks, \$32,616.67_	39,616.67	
Deposited in trust companies and banks not on interest	9,498.85	
Agents' balances representing business written subsequent to Oc- tober 1, 1907	1 770 04	
Agents' balances representing business written prior to October 1,	4,770.04	
1907	281.94	
Bills receivable, taken for fire risks	218.62	
Open accounts.	181.97	
Total ledger assets, as per balance	\$	86,283.09
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 190	7	281.94
Total admitted assets		86,001.15

# LIABILITIES.

\$ 30.00			npaid	osses adjusted and u	Gross lo
and claims\$ 3	ims	d cla	id losses and	Net amount of unpa	N
received and receivable upon all	and receivab	eive	urance) rece	remiums, (less reins	Gross pr
e year or less from date of policy,					
perpetual fire risks, \$28,547.43;					
cent.)\$ 14,273.71					
received and receivable upon all					
nore than one year from date of remiums (pro rata)					
s computed above 29,38 o stockholders 3,00					
s, except capital\$ 32,41					
3,586.53					
53,58					
\$ 86,00				total habilities	1
ISKS AND PREMIUMS.	ND PREMIU	S A	RISK		
Fire Risks. Thereon.					
r tre Risks. I nereon. er, 1906\$ 3,102,037.00 \$ 54,40		100	December	on the 31st day of	In force
2,704,128.00 47,51					
5,806,165.00 \$ 101,91 off as terminated 2,404,870.00 42,72				Total	
\$ 3,401,295.00 \$ 59,18					
205,867.00 3,61				amount reinsured.	Deduct
\$ 3,195,428.00 \$ 55,56				Net amount in force	N
ON OF FIRE RISKS AND PREMIUMS.	CIDE DISE	OF	III ATION	DECADIT	
Gross		O.F	CLATION	ALCAI II	
Premiums Amount of			4		Year
t Charged, Less Premium Reinsurance, Fraction Unearned, Unearned	nsurance.	Re	Amount Covered.	Term.	Written.
3.00 \$ 28,547.43 One-half \$ 14,27	28,547.43 Or	8	1,549,318.60	1 year or less.\$	In 1907.
			339,864.00	3 years	
			501,640.00	3 years	
			579,750.00	3 years	
			28,819.00 27,675.00	5 years	
			46,940.00	5 years	
			54,822.00	5 years	
			66,600.00	5 years	
.00 \$ 55,569.80 \$ 29,38		8	3,195,428.00	Total\$	Т
ERAL INTERROGATORIES.		-		-	
	warn noc		CULTATELE		
					*
hazard\$ 12,00		zard	any one haz		
hazard	d by the direc	zard	any one haz	mount of the comp	Total ar
hazard	d by the direct	zard own othe	any one haz any's stock of ectors and o	mount of the companion to dis	Total ar
hazard.         \$ 12,00           ck owned by the directors         Non           nd other officers         Non           rs not officers         Non	d by the direct officers	zard own othe	any one haz any's stock of ectors and of ockholders no	mount of the comp mount loaned to di mount loaned to ste	Total ar Total ar
hazard.         \$ 12,00           ck owned by the directors         Noon           nd other officers         Non           rs not officers         Non	d by the direct officers	zard own othe	any one haz any's stock of ectors and of ockholders no	mount of the comp mount loaned to di mount loaned to ste	Total ar Total ar
hazard.         \$ 12,00           ck owned by the directors         Noon           nd other officers         Non           rs not officers         Non           e         17,40           E OF NORTH CAROLINA DURING THE YEAR.	d by the direct officers.	zard own othe ot o	any one haz any's stock of ectors and of eckholders no year—fire	mount of the comp mount loaned to di mount loaned to sto neurred during the	Total ar Total ar Total ar Losses in
hazard.         \$ 12,00           ck owned by the directors.         Non           nd other officers.         Non           rs not officers.         Non           re.         17,40           E OF NORTH CAROLINA DURING THE YEAR.           Fire Risk	d by the direct officers	zard own othe ot o	any one haz any's stock of ectors and of eckholders no year—fire STATE Of	mount of the compount loaned to dismount loaned to structured during the USINESS IN THE	Total ar Total ar Total ar Losses in
hazard	d by the direct officers	zard own othe ot o	any one haz any's stock of ectors and of ockholders no year—fire	mount of the comp mount loaned to di mount loaned to sto ncurred during the USINESS IN THE ritten	Total ar Total ar Total ar Losses in BU
hazard	d by the direct officers.	zard own othe ot o	any one haz any's stock of ectors and of eckholders no year—fire STATE Of	mount of the comp mount loaned to di mount loaned to ste ncurred during the USINESS IN THE ritten	Total ar Total ar Total ar Losses in BU Risks w
hazard	d by the direct officers	zard own- othe ot o	any one haz nny's stock o ectors and o ockholders no year—fire STATE Ol	mount of the comp mount loaned to di mount loaned to ste ncurred during the USINESS IN THE ritten	Total ar Total ar Total ar Losses in BU Risks w: Premiur Losses p
hazard	d by the direct officers	zard own- othe ot o	any one haz any's stock of ectors and of oktholders in year—fire	mount of the component to different to stee the component to stee the curred during the USINESS IN THE ritten	Total ar Total ar Total ar Losses in BU Risks w Premiur Losses p Losses i

# NORTH CAROLINA FIRE INSURANCE COMPANY.

Incorporated 1905.

Commenced Business 1906.

N. C. English, President. E. M. Armfield, Secretary and Treasurer.

Home Office, 116, 118 North Main Street, High Point, N. C.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$60,000.00.

Amount of net ledger assets (as per balance) December 31 of pre-		
vious year\$	80,362.01	
Increase of paid-up capital during year	200.00	
Extended at	\$	80,562.01
INCOME.		
	Fire.	
Gross premiums	71,545.16	
Deduct reinsurance, rebate, abatement and return premiums	29,673.06	
Total premiums (other than perpetual)		41,872.10
Gross interest on mortgage loans	1,056.66	
Gross interest on bonds and dividends on stocks	575.00	
Gross interest on deposits	473.26	
Total gross interest		2,104.92
Commissions from reinsurance companies		2,754.70
Total income	8	46,731.72
Sum of both amounts	\$	127,293.73
DISBURSEMENTS.		
DISDURSEMENTS.	Fire.	
Gross amount paid policyholders for losses (including \$3,580.97 oc-		
curring in previous years)\$	26,331.94	
Deduct amount received for reinsurance in other companies	2,517.35	
Net amount paid policyholders for losses		23,814.59
Expense of adjustment and settlement of losses		293.69
Paid stockholders for interest or dividends		3,561.00
Allowances to local agencies for miscellaneous agency expenses		9,631.50
Salaries (\$900) and expenses (\$1,515.45) of special and general agent	S	2,415.45
Salaries, fees and all other charges of officers, directors, trustees and he		
employees		2,976.66
Rents		100.00
Advertising, \$202.45; printing and stationery, \$533.41		735.86
Postage, telegrams, telephone and express.		567.94
Furniture and fixtures		119.40
Maps, including corrections.		137.50
State taxes on premiums		404.73
Insurance Department licenses and fees		276.00
All other licenses, fees and taxes		785.34
Sundry expenses		44.24
Subscription commercial agency		50.00
Exchange		21.43
Total disbursements	\$	45,935.33
Balance		81,358.40

### LEDGER ASSETS.

Mortgage loans on real estate		
Mortgage roans on rear estate	29,000.00	
Loans secured by pledge of bonds, stocks or other collaterals	10,460.92	
Book value of bonds	10,000.00	
Cash in company's office	92.66	
Deposited in trust companies and banks not on interestAgents' balances representing business written subsequent to Octo-	15,370.95	
ber 1, 1907	6,102.74	
1907	262.61	
Reinsurance due on losses paid	68.52 10,000.00	
Total ledger assets, as per balance	\$	81,358.40
NON-LEDGER ASSETS.		
Interest due and accrued on mortgages\$	560.00	
Interest due and accrued on other assets	750.00	
Total		1,310.00
Furniture and fixtures		256.90
Supplies		250.00
Gross assets	\$	83,175.30
DEDUCT ASSETS NOT ADMITTED.		
DEDUCT ASSETS NOT ADMITTED.		
Supplies, printed matter and stationery\$	250.00	
	250.00 256.90	
Supplies, printed matter and stationery\$		
Supplies, printed matter and stationery \$\\$\f\$ Furniture, fixtures and safes.		
Supplies, printed matter and stationery. \$ Furniture, fixtures and safes. Agents' balances representing business written prior to October 1,	256.90 262.61	769.51
Supplies, printed matter and stationery	256.90	769.51 82,405.79
Supplies, printed matter and stationery	256.90	
Supplies, printed matter and stationery	256.90	
Supplies, printed matter and stationery	256.90	
Supplies, printed matter and stationery. \$ Furniture, fixtures and safes.  Agents' balances representing business written prior to October 1, 1907.  Total.  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid (not yet due). \$	256.90	
Supplies, printed matter and stationery	256.90 262.61	
Supplies, printed matter and stationery. \$ Furniture, fixtures and safes. Agents' balances representing business written prior to October 1, 1907.  Total.  Total admitted assets.  LIABILITIES. Gross losses adjusted and unpaid (not yet due). \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.	256.90 262.61 	
Supplies, printed matter and stationery. \$ Furniture, fixtures and safes Agents' balances representing business written prior to October 1, 1907. Total. Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid (not yet due). \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.	256.90 262.61 \$ 5,102.93 250.00 3,332.10	
Supplies, printed matter and stationery	256.90 262.61 5,102.93 250.00 3,332.10 8,685.03 56.05	
Supplies, printed matter and stationery	256.90 262.61 5,102.93 250.00 3,332.10 8,685.03 56.05	82,405.79
Supplies, printed matter and stationery	256.90 262.61 5,102.93 250.00 3,332.10 8,685.03 56.05	82,405.79
Supplies, printed matter and stationery. \$ Furniture, fixtures and safes. Agents' balances representing business written prior to October 1, 1907.  Total.  Total admitted assets.  LIABILITIES. Gross losses adjusted and unpaid (not yet due). \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. Gross claims for losses resisted.  Total. \$ Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$21,650.52;	256.90 262.61 5,102.93 250.00 3,332.10 8,685.03 56.05	82,405.79
Supplies, printed matter and stationery	256.90 262.61 5,102.93 250.00 3,332.10 8,685.03 56.05	82,405.79
Supplies, printed matter and stationery	256.90 262.61 \$ 5,102.93 250.00 3,332.10 8,685.03 56.05	82,405.79
Supplies, printed matter and stationery	256.90 262.61 5,102.93 250.00 3,332.10 8,685.03 56.05 \$	82,405.79
Supplies, printed matter and stationery	256.90 262.61 5,102.93 250.00 3,332.10 8,685.03 56.05 \$	82,405.79
Supplies, printed matter and stationery	256.90 262.61 \$ 5,102.93 250.00 3,332.10 8,685.03 56.05 \$ 10,825.26	82,405.79
Supplies, printed matter and stationery	256.90 262.61 \$ 5,102.93 250.00 3,332.10 8,685.03 56.05 \$ 10,825.26	82,405.79 8,628.98
Supplies, printed matter and stationery	256.90 262.61 5,102.93 250.00 3,332.10 8,685.03 56.05 	82,405.79 8,628.98 23,076.16
Supplies, printed matter and stationery	256.90 262.61  \$ 5,102.93 250.00 3,332.10 8,685.03 56.06  10,825.26  12,250.90  \$ 60,000.00	82,405.79 8,628.98 23,076.16

# RISKS AND PREMIUMS.

Fire Risk   In force on the 31st day of December, 1906   \$ 1,824,290   Written or renewed during the year   3,058,673	73	
Total.         \$ 4,882,964           Deduct those expired and marked off as terminated.         2,555,363.	28 23	67,785.75
In force at end of the year.         \$ 2,327,601.           Deduct amount reinsured.         359,207.	30	9,296.75
Net amount in force \$ 1,968,393.	95	\$ 39,165.94

# RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term. In 1907 1 year or less.\$ In 1906 3 years. In 1907 3 years. In 1906 5 years. In 1907 5 years.	Amount Covered.	6,854.82 8,925.76 780.05	Fraction Unearned.	Amount of Premium Unearned. 10,825.26 3,427.41 7,438.14 526.03 859.32
Total\$	1,968,393.95	\$ 39,165.94	\$	23,076.16

# GENERAL INTERROGATORIES.

Largest amount insured in any one hazard         \$ 12,000.           Total amount of the company's stock owned by the directors at par value         26,400.           Total amount loaned to directors or other officers.         5,000.           Total amount loaned to stockholders not officers.         None           Losses incurred during the year—fire         26,120.7	00
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----

# BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

Picks multi-	Fire Risks.
Risks written	1,645,583.00
Fremiums received	44 250 50
Losses paid	18,536.57
Losses incurred	21,983.49
Losses now unpaid.	3,446.92

348.513.56

## NORTH CAROLINA HOME INSURANCE COMPANY.

Incorporated 1868.

Commenced Business 1868

R H BATTLE President.

G. P. Folk, Secretary and Treasurer.

Home Office, 118 Fayetteville Street, Raleigh, N. C.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$126,400.00.

Amount of net ledger assets (as per halance) December 31 of previous year. \$254.299.76

Amount of her leager assets (as per balance) a cermoer or or provision	3 0	
INCOME.	Fire,	
Gross premiums\$	158,727.04	
Deduct reinsurance, rebate, abatement and return premiums	73,674.87	
Total premiums (other than perpetual)		85,052.17

Total premiums (other than perpetual)

Gross interest on bonds and dividends on stocks \$ 7,963.10

#### 

Gross amount paid policyholders for losses (including \$5,177.79 occurring in previous years). \$ 56,606.57

Deduct amount received for reinsurance in other companies. 26,173.34

Net amount paid policyholders for losses.

Net amount paid policyholders for losses. 30,433,23
Paid stockholders for interest or dividends. 7,624,29
Commission or brokerage. 3,780.50
Salaries (\$1,800) and expenses (\$1,794.44) of special and general agents. 3,594,44
Salaries, fees and all other charges of officers, directors, trustees and home office

employees____ 9,049.11 Rents.... 630 00 Advertising, \$775.67; printing and stationery, \$1,144.48 1,920.15 524 52 Postage, telegrams, telephone and express. Furniture and fixtures_____ 56.00 250.60 Maps, including corrections. Underwriters' boards and tariff associations 512 24 1.416.24 State taxes on premiums_____

 Total dishursements
 \$ 80,461.78

 Balance
 \$ 268,051.78

#### LEDGER ASSETS.

LEDGER ASSETS.		
Book value of bonds, excluding interest, \$118,010; stocks, \$95,-232 \$ Deposited in trust companies and banks not on interest	213,242.00 26,390.89	
ber 1, 1907	27,000.57	
1907  Due from reinsurance companies on losses paid.	1,246.02 172.30	
Total ledger assets, as per balance		268,051.78
DEDUCT ASSETS NOT ADMITTED,		
Agents' balances representing business written prior to October 1, 19	07	1,246.02
Total admitted assets	8	266,805.76
LIABILITIES.	_	
Gross claims for losses in process of adjustment or in suspense, in-		
cluding all reported and supposed losses	4,141.50 500.00	
Total	4,641.50 2,047.17	
Net amount of unpaid losses and claims Gross premiums (sess reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy; unearned premiums (fifty per cent.). \$ Gross premiums (sess reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata).	24,384.67 47,360.62	2,594.33
Total unearned premiums as computed above		71,745.29
Total amount of all liabilities, except capital	126,400.00	74,339.62
Surplus as regards policyholders		192,466.14
Total liabilities	\$	266,805.76
RISKS AND PREMIUMS.	e Risks. Gros	s Premiums Thereon.
In force on the 31st day of December, 1906. \$ 7, Written or renewed during the year. 9,6	659,147.00	
Total		283,133.92 94,044.33
In force at end of the year. \$11, Deduct amount reinsured 3,		189,089.59 51,975.21
Net amount in force\$ 8,	166.676.10 \$	137,114.38
Net amount in force		137,114.38

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

			222 1	Gross Pre- iums Charged.		Amount of
Year Written. T	erm.	Amount Covered,		Less Rein- surance,	Fraction Unearned.	Premium Unearned.
In 19071 yea	r or less.\$	2,700,816.13	8	48,769.34	One-half\$	24,384.67
In 1906 2 yes	rs	57,086.67		659.58	One-fourth	164.90
In 19072 yea	rs	40,591.19		376.53	Three-fourths	282,40
In 1905 3 yea	rs	1,199,707.49		18,712.99	One-sixth	3,118.83
In 19063 yea	rs	1,235,417.30		19,678.39	One-half	9,839.20

290,430.59

693,279.66

Year Amount Written, Term, Covered.	mii	Gross Pre- ums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 19073 years\$ 1,679,110.1	0 0	24,346.37	Five-sixths\$	20,288.64
In 19044 years 7,283.3		169.24	One-eighth	21.16
		59.70	Three-eighths	22.40
In 19054 years 1,766.6 In 19064 years 8,130.0		157.92	Five-eighths	98.70
In 19064 years 4,466.6		54.45	Seven-eighths	47.64
In 19035 years 180,520.7		3,394.04	One-tenth	339.40
In 19045 years 173,432.6		3,713.68	Three-tenths	1.114.10
In 19055 years 291,548.4		5,826.60	One-half	2,913.30
In 19065 years 230,863.0		4,830.19	Seven-tenths	3,381.13
		6,365.36	Nine-tenths.	5,728.82
			_	
Total\$ 8,166,676.1	0 \$	137,114.38	\$	71,745.29
		INTERRO		1
Largest amount insured in any one h	azar	d		12,300.00
Total amount of the company's stock	ow	ned by the d	irectors at par value	105,300.00
Total amount loaned to directors or o				None
Total amount loaned to stockholders				None
Losses incurred during the year-fire				29,045.36
BUSINESS IN THE STATE	oF	NORTH CA	ROLINA DURING THE	YEAR.
				Fire Risks.
Risks written				
Premiums received				118,612.64
Losses paid				54,837.73
Losses incurred				53,801.44
Losses now unpaid				4,641.50
NORTH STATE I			RANCE COMPAN	
		HORNE, Pro		1, 1000.
James F. Cobb, Secretary.			C. D. Benbow, Treas	urer.
Home	e Off	fice, Greensb	oro, N. C.	
	CA	PITAL STO	CK.	
Amount of ca	pita	l paid up in	cash, \$200,000.00.	
Amount of ledger assets (as per balan	nce)		of previous year\$	402,849.07
		INCOME.	Fire.	
Gross premiums Deduct reinsurance, rebate, abateme			\$ 391,959.73 emiums 116,761.12	
Total premiums (other than p	erpe	tual)		275,198,61
Gross interest on mortgage loans				
Gross interest on collateral loans				
Gross interest on bonds and dividend				
Gross interest on deposits				
***************************************				
Total gross interest				15,231.98

Total income_____\$

Sum of both amounts.....\$

#### DISBURSEMENTS.

	Fire.	
Gross amount paid policyholders for losses (including \$6,408.20 oc-		
curring in previous years)	113,857.41	
Deduct amount received for reinsurance in other companies	22,252.16	
Net amount paid policyholders for losses.	8	91,605.25
Expense of adjustment and settlement of losses		380.71
Commission or brokerage		69,842.19
Allowances to local agencies for miscellaneous agency expenses		1,529.39
Expenses of special and general agents		1,980.68
Salaries, fees and all other charges of officers, directors, trustees and hemployees		10,627.28
Rents		530.00
Advertising, \$1,474,81; printing and stationery, \$3,482,23		4,957.04
Postage, telegrams, telephone and express		792.23 *
Legal expenses.		81.75
Furniture and fixtures		426.73
State taxes on premiums		827.70
Insurance Department licenses and fees and municipal taxes		4,873.64
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		1,094.47
Commercial agency Sundry expenses		200.00 465.72
Total disbursements		190,214.78
Balance	\$	503,064.88
LEDGER ASSETS.	_	
Mortgage loans on real estate\$	112,801.50	
Loans secured by piedge of bonds, stocks or other collaterals Book value of bonds	88,115.23 178,303.95	
Cash in company's office	18.35	
Deposited in trust companies and banks on interest	66,947.54	
Agents' balances representing business written subsequent to Octo-	00,011.01	
ber 1, 1907	56,867.81	
Reinsurance due on losses paid	10.50	
Total ledger assets, as per balance	8	503,064.88
NON-LEDGER ASSETS.		
Interest due (\$275.75) and accrued (\$2,200) on mortgages\$		
Interest due and accrued on bonds		
Interest due and accrued on collateral loans		
Total		4,837.26
Furniture and fixtures		1,546.39
Gross assets	\$	509,448.53
DEDUCT ASSETS NOT ADMITTED.		
		1,546.39
Furniture, fixtures and safes		
Total admitted assets	8	507,902.14
LIABILITIES.	_	
Gross losses adjusted and unpaid (not yet due)	3,820.24	
Gross claims for losses in process of adjustment or in suspense, in-	0,020.21	
cluding all reported and supposed losses.	23, 186, 03	
_	27,006.27	
Total\$  Deduct reinsurance due or accrued	2,277.36	
	-1	0.1 200 00
Net amount of unpaid losses and claims	\$	24,728.91

Gross premiums (less reinsurance) received and receivable upon all	
unexpired fire risks running one year or less from date of policy,	-
including interest premiums on perpetual fire risks, \$218,-	
784.07; unearned premiums (fifty per cent.)\$ 109,392.03	
Gross premiums (less reinsurance) received and receivable upon all	
unexpired fire risks running more than one year from date of	
policy, \$92,322.11; unearned premiums (pro rata) 57,893.82	
Total unearned premiums as computed above\$	167,285.85
Commissions, brokerage and other charges due or to become due to agents and	
brokers	4,000.00
Total amount of all liabilities, except capital8	196,014.76
Capital actually paid up in cash\$ 200,000.00	
Surplus over all liabilities	
Surplus as regards policyholders	311,887.38
_	
Total liabilities\$	507,902.14
RISKS AND PREMIUMS.	
Gre	oss Premiums
Fire Risks,	Thereon,
In force on the 31st day of December, 1906 \$ 7,587,303.00 \$	162,744.13
Written or renewed during the year 23,056,453.00	391,959.73
Total\$30,643,756.00 \$	554,703.86
Deduct those expired and marked off as terminated9,264,722.00	191,673.93
In force at end of the year \$21,379,034.00 \$	363,029.93
Deduct amount reinsured 2,502,592.00	51,923.75
Net amount in force \$18.876.442.00 \$	311, 106. 18
Net amount in force	311,100.16
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Pre-	
miums Charged.	Amount of
Year Amount Less Rein- Written, Term, Covered, surance, Fraction Unearned,	Premium Unearned.
In 19071 year or less_\$13,717,805.00 \$ 218,784.07 One-half\$	109,392.03
In 1907 2 years 21,014.00 310.82 Three-fourths	233.12
In 19053 years 767,263.00 13,100.99 One-sixth	2,183.49
In 19063 years 1,550,264.00 29,185.94 One-half	14,592.97
In 19073 years 2,218,420.00 37,911.05 Five-sixths	31,592.54
In 19074 years 3,500.00 35.00 Seven-eighths	30.63
In 19055 years 81,490.00 1,776.41 One-half	888.20
In 19065 years 142,871.00 3,123.56 Seven-tenths	2,186.49
In 19075 years 373,815.00 6,878.34 Nine-tenths	6,190.41
Total\$18,876,442.00 \$ 311,106.18 \$	167,288.88
GENERAL INTERROGATORIES.	
Largest amount insured in any one hazard	18,000.00
Total amount of the company's stock owned by the directors at par value	132,260.00
Total amount loaned to directors or other officers	47,000.00
Total amount loaned to stockholders not officers.	8,750.00
Losses incurred during the year—fire	112,029.82
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	VEAR
D. L. W.	Fire Risks.
Risks written	Fire Risks, 3,542,000.00
Premiums received	Fire Risks, 3,542,000.00 69,072.11
Premiums received. Losses paid.	Fire Risks, 3,542,000.00 69,072.11 37,955.22
Premiums received.  Losses paid.  Losses incurred.	Fire Risks, 3,542,000.00 69,072.11 37,955.22 40,406.17
Premiums received. Losses paid.	Fire Risks, 3,542,000.00 69,072.11 37,955.22

# PAMLICO INSURANCE AND BANKING COMPANY.

JOB COBB, Secretary.

Home Office, Tarboro, N. C.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$33,960.00.

Amount of ledger assets (as per balance) December 31 of previous year	r8	86,845.27
INCOME.		
	Fire,	
Grosş premiums\$	41,652.98	
Deduct reinsurance, rebate, abatement and return premiums	10,372.47	
Total premiums (other than perpetual)		31,280.51
Total gross interest and rents		8,447.01
Total income		39,727.52
Sum of both amounts.	\$	126,572.79
DISBURSEMENTS.		
Cross amount paid policyholders for lesses (including \$105.57 as	Fire.	
Gross amount paid policyholders for losses (including \$105.57 oc- curring in previous years)\$	19,702.50	
Deduct amount received for reinsurance in other companies		
_		
Net amount paid policyholders for losses		15,010.69
Expense of adjustment and settlement of losses		353.86
Paid stockholders for interest or dividends		3,396.00
Commission or brokerage		5,997.98
Expenses of special and general agents.		36.00
Salaries, fees and all other charges of officers, directors, trustees and h		
employees.		4,359.01
Printing and stationery		233.25 275.36
Postage, telegrams, telephone and express Legal expenses		14.29
Furniture and fixtures		3.22
Maps, including corrections		5.00
Underwriters' boards and tariff associations		124.82
Taxes on real estate		99.05
State taxes on premiums		114.98
Insurance Department licenses and fees		173.00
All other licenses, fees and taxes		1,576,86
Subscription insurance periodicals		8.00
Dun's mercantile report		50.00
Total disbursements		31,831.37
Balance		94.740.92
LEDGER ASSETS.	-	
Book value of real estate\$	3,437.24	
Mortgage loans on real estate	137, 121, 97	
Book value of bonds and stocks	17,500.00	
Cash in company's office	17,848.09	
Deposited in trust companies and banks not on interest	26,029.42	
Agents' balances representing business written subsequent to Octo-		
ber 1, 1907	5,674.60	
Agents' balances representing business written prior to October 1,		
1907	2,518.98	
Office furniture and supplies	2,378.79	
Gross assets.	8	212,509.09

#### DEDUCT ASSETS NOT ADMITTED.

	DEDUCT	AS	SETS NOT AL	MITTED.		
Supplies, printed matter and	stationery				2,378.79	
Furniture, fixtures and safes					2,378.79	
Agents' balances representing						
1907					2,518.98	
Total					8	4,897.77
Total admitted assets					8	207,611.32
		LI	ABILITIES		_	
Gross claims for losses in pr		linear	tment on in	cuanonae in		
cluding all reported and					170.00	
Net amount of unpaid	d losses and	l ela	aims		8	170.00
Total unearned premiums as						21,980.41
Due and to become due for	borrowed n	non	ey			15,000.00
Deposits, etc.						111,091.83
Total amount of all li	abilities, e	cer	ot capital		\$	148,242.24
Capital actually paid up in o					33,960.00	
Surplus over all liabilities					25,409.08	
Surplus as regards policyhol-	ders					59,369.08
Total liabilities						207,611.32
	RISK	S	AND PREM	IIUMS.		
						Fire Risks.
In force on the 31st day of l	December,	190	6		8	1,540,516.46
Written or renewed during t	he year					1,735,245.90
Total						3,275,762.36
Deduct those expired and m	arked off a	s te	rminated			1,291,492.03
In force at end of the Deduct amount reinsured						1,984,270.33 65,121.82
Net amount in force					_	
					=	7,010,110,01
RECAPITO	LATION	OF		KS AND PRE	MIUMS.	
		P	Gross remiums			Amount of
	Amount	Cho	arged, Less		,	Premium
	Covered.		nsurance.	Fraction U		Unearned.
1n 19071 year or less_\$	845,813.41 100.00	8	22,323.32	One-half Three-fourths		11,161.66 1.50
In 19072 years In 19053 years				One-sixth		671.35
In 19063 years	230,440.50 375,932.00		4,028.10 6,678.81	One-half		3,339.41
In 19073 years	287,976.00		5,175.49	Five-sixths		4.312.91
In 19035 years	21,631.60		515.41	One-tenth		51.54
In 19045 years	32,640.00		856.43	Three-tenths		256.93
In 19055 years	17,011.00		527.72	One-half		263.86
In 19065 years	41,529.00		1,025.59	Seven-tenths		717.91
In 19075 years	66.075.00		1,337.04	Nine-tenths		1,203.34
Total \$		s	42,469.91	-	\$	
10tal	1,919,148.51	-	42,409.91		=	21,950.41
	GENERA	AL.	INTERRO	GATORIES.		
Largest amount insured in	any one ha	zaro	1		8	4,000.00
Total amount of the compa						None
Total amount loaned to dire						None
Total amount loaned to sto-	ckholders r	ot e	officers			None
Losses incurred during the						15,075.12
					-	

77.73

866.66

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	1,735,245.90
Premiums received.	41,652.98
Losses paid	19,702.50
Losses incurred	19,766.93
Losses now unpaid	170.00

### PIEDMONT FIRE INSURANCE COMPANY.

Incorporated 1895.

Commenced Business May, 1895.

H. M. McAden, President.

A. L. SMITH, Secretary.

Home Office, Charlotte, N. C.

#### CAPITAL STOCK.

#### Amount of capital paid up in cash, \$50,000.00.

Amount of ladger regets (as now belongs) Desember 21 of marriage years

Amount of ledger assets (as per balance) December 31 of previous year -		174,048.87
1NCOME.	Fire.	
Gross premiums\$	164, 084. 22	
Deduct reinsurance, rebate, abatement and return premiums	59, 882. 39	
Total premiums (other than perpetual)		104, 201, 83
Gross interest on mortgage loans\$	5,745.88	
Gross rents from company's property, including \$780 for company's oc-		
cupancy of its own buildings	7,446.18	
Total gross interest and rents		13, 192. 06
Total income	\$	117, 393, 89
Sum of both amounts	\$	291,442.76
DISBURGEMENTS		

Total gloss merest and lenes		10, 100.00
Total income	\$	117,393.89
Sum of both amounts	\$	291,442.76
DISBURSEMENTS.	Fire.	
Gross amount paid policyholders for losses (including \$5,059.47 occur-	20 PMF 00	
ring in previous years)\$  Deduct amount received for reinsurance in other companies	68,375.82 15,527.59	
Net amount paid policyholders for losses		52,848,23
Expense of adjustment and settlement of losses		840.04
Paid stockholders for interest or dividends		4,000.00
Commission or brokerage		16,113.63
Salaries, fees and all other charges of officers, directors, trustees and home	office em-	
ployees, and traveling expenses		7,644.98
Rents, for company's occupany of its own buildings		780.00
Advertising, \$23; printing and stationery, \$657.73		680.73
Postage, telegrams, telephone and express		1,033.60
Legal expenses		237.48
Furniture and fixtures		480,00
Fire department, fire patrol and salvage corps assessments, fees, taxes and	expenses-	254.48

Repairs and expenses (other than taxes) on real estate-----

Taxes on real estate-----

	Λ.	
State taxes on premiums		534.13
Insurance Department licenses and fees———————————————————————————————————		186,31
Bradstreet's		62, 33
Company's building		2,249,51
Total disbursements	_	88,889.84
Balance		202,552.92
LEDGER ASSETS.		
Book value of real estate	75,000,00	
Mortgage loans on real estate	99, 250, 00	
Cash in company's office	9.512.71	
Agents' balances representing business written subsequent to October	0,011.11	
1, 1907	18,692.70	
Reinsurance return premiums	95.01	
Rents due	2.50	
Total admitted assets	s	202,552.92
	=	200,000.00
LIABILITIES,		
Gross losses adjusted and unpaid\$	2,447.66	
Gross claims for losses in process of adjustment or in suspense, includ-		
ing all reported and supposed losses	6,917.46	
Gross claims for losses resisted	2,700.00	
Total	12,065.12	
Deduct reinsurance due or accrued	3,747,46	
Not associated the second state of the second		
Net amount of unpaid losses and claims	S	8,317,66
Net amount of unpaid losses and claims	\$	8,317.66
	\$	8,317.66
Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running one year or less from date of policy, in- cluding interest premiums on perpetual fire risks; unearned pre-		8,317,66
Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running one year or less from date of policy, in- cluding interest premiums on perpetual fire risks; unearned pre- miums (fifty per cent.)	36,292.32	8,317.66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; unearned premiums (fifty per cent.) \$  Gross premiums (less reinsurance) received and receivable upon all un-		8,317.66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.)	36, 292. 32	8,317.66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; unearned premiums (fifty per cent.) \$  Gross premiums (less reinsurance) received and receivable upon all un-		8,317.66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.)	36, 292. 32 36, 247. 18	8, 317, 66 - 72, 539, 50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.) \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata)  Total unearned premiums as computed above.	36,292.32 36,247.18	72, 539, 50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata)  Total unearned premiums as computed above  Total amount of all liabilities, except capital	36,292.32	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.) \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata)  Total unearned premiums as computed above.	36, 292. 32 36, 247. 18 50, 000. 00	72, 539, 50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.) \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata)	36, 292. 32 36, 247. 18 	72, 539, 50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.) \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata)  Total unearned premiums as computed above.  Total amount of all liabilities, except capital	36, 292. 32 36, 247. 18 50, 000. 00 71, 695. 76	72, 539, 50 80, 857, 16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata)  Total unearned premiums as computed above.  Total amount of all liabilities, except capital.  Surplus over all liabilities  Surplus as regards policyholders.  Total liabilities.	36, 292. 32 36, 247. 18 50, 000. 00 71, 695. 76	72, 539, 50 80, 857, 16 121, 695, 76
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata)  Total unearned premiums as computed above.  Total amount of all liabilities, except capital.  Capital actually paid up in cash  \$ Surplus over all liabilities  Surplus as regards policyholders.  Total liabilities.  RISKS AND PREMIUMS.	36, 292. 32  36, 247. 18  50, 000. 00  71, 695. 76	72, 539, 50 80, 857, 16 121, 695, 76 202, 552, 92 ss Premiums
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata)  Total unearned premiums as computed above.  Total amount of all liabilities, except capital.  Surplus over all liabilities.  Surplus as regards policyholders.  Total liabilities.  RISKS AND PREMIUMS.	36, 292. 32  36, 247.18  50, 000.00 71, 685. 76  Gro	72, 539, 50 80, 857, 16 121, 695, 76 202, 552, 92 ss Premiums Thereon.
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata)  Total unearned premiums as computed above.  Total amount of all liabilities, except capital.  Capital actually paid up in cash  Surplus over all liabilities  Surplus as regards policyholders.  Total liabilities.  RISKS AND PREMIUMS.	36, 292. 32  36, 247. 18  50, 000. 00  71, 695. 76  Gro e Risks. 96, 693. 00 \$	72, 539, 50 80, 857, 16 121, 695, 76 202, 552, 92 ss Premiums Thereon. 154, 030, 86
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata)  Total unearned premiums as computed above.  Total amount of all liabilities, except capital.  Capital actually paid up in cash  Surplus over all liabilities  RISKS AND PREMIUMS.  Fin force on the 31st day of December, 1906.  S 8, 1 Written or renewed during the year  7,6	36, 292. 32  36, 247. 18  50, 000. 00  71, 695. 76  8  Gro  Risks.  Gro  96, 693. 00  \$119, 610. 00	72, 539, 50 80, 857, 16 121, 695, 76 202, 552, 92 28 Premiums Thereon. 154, 030, 86 130, 891, 26
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; unearned premiums (pro rata)  Total unearned premiums as computed above.  Total amount of all liabilities, except capital.  Capital actually paid up in cash  Surplus over all liabilities  Surplus as regards policyholders.  Total liabilities.  RISKS AND PREMIUMS.	36, 292. 32  36, 247. 18  50, 000. 00 71, 695. 76  Groer Risks. 96, 693. 00 \$19, 610. 00 16, 303. 00 \$1, 303. 00 \$1, 303. 00 \$2, 303. 300 \$3, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 300 \$4, 303. 3	72, 539, 50 80, 857, 16 121, 695, 76 202, 552, 92 ss Premiums Thereon. 154, 030, 86
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; uncarned premiums (pro rata)  Total uncarned premiums as computed above.  Total amount of all liabilities, except capital.  Capital actually paid up in cash  Surplus over all liabilities.  RISKS AND PREMIUMS.  RISKS AND PREMIUMS.  In force on the 31st day of December, 1906.  \$ 8, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	36, 292. 32  36, 247. 18  50, 000. 00 71, 695. 76  Fre Risks. 96, 693. 00 \$119, 610. 00 \$116, 303. 00 \$61, 083. 00 \$	72, 539, 50 80, 857, 16  121, 695, 76 202, 552, 92  ss Premiums Thereon. 154, 030, 86 130, 891, 26 284, 922, 12 102, 566, 96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks; uncarned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy; uncarned premiums (pro rata)  Total uncarned premiums as computed above.  Total amount of all liabilities, except capital.  Capital actually paid up in cash  Surplus over all liabilities.  Total liabilities.  RISKS AND PREMIUMS.  Fig.  In force on the 31st day of December, 1906.  S 5, 1  Written or renewed during the year  Total.  \$15,6  Deduct those expired and marked off as terminated	36, 292, 32  36, 247, 18  50, 000, 00  71, 695, 76  \$  Gro e Risks. 96, 693, 00 \$ 19, 610, 00  16, 303, 00 \$ 610, 303, 00 \$ 55, 220, 00 \$	72, 539, 50 80, 857, 16 121, 695, 76 202, 552, 92 88 Premiums Thereon. 154, 030, 86 130, 891, 26 284, 922, 12

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount Covered.	mir	Gross Pre- ums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 year or less\$	4, 196, 598.71	\$	72,584.64	One-half\$	36, 292, 32
In 19062 years	26,890.00		303.20	One-fourth	75.80
In 19072 years	21,646.00		329.60	Three-fourths	247.20
In 1905 3 years	796,047.00		14,096.17	One-sixth	2,349.36
In 19063 years	1,274,736.00		21,689.94	One-half	10,844.97
In 1907 3 years	1,274,541.27		21,577.84	Five-sixths	17,981.50
In 19035 years	23,783.00		877.38	One-tenth.	87,73
In 19045 years	24,807.00		638.10	Three-tenths	191.43
In 1905 5 years	73,091.00		1,537.35	One-half	768.67
In 19065 years	100,219.00		2,321.76	Seven-tenths	1,625.23
In 19075 years	109,876.00		2,305.88	Nine-tenths	2,075.29
Total\$	7,902,234.98	\$	148, 261. 86	\$	72,539,50

#### GENERAL INTERROGATORIES.

Largest amount insured in any one hazard	46,000.00
Total amount of the company's stock owned by the directors at par value	43,000.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	8,500.00
Losses incurred during the year-fire	58, 946. 46

Fire Risks.
5,387,286.50
108,015.05
34,266.21
39, 251.63
4, 985, 42

### SCOTTISH FIRE INSURANCE COMPANY.

Incorporated December, 1906.

Commenced Business March, 1907.

Dr. J. Vance McGougan, President. R. G. Harrison, Secretary and Treasurer.

Home Office, 105 Hay Street, Fayetteville, N. C.

#### CAPITAL STOCK.

Extended at	\$	50,500,00
INCOME.	Fire.	
Gross premiums	44,726.60	
Deduct reinsurance, rebate, abatement and return premiums	15.654.35	
Total premiums		29,072.25
Gross interest on mortgage loans\$	2,006.04	
Gross interest on bonds	225.00	
Gross interest on deposits	80.77	
Total gross interest		2,311.81
Total income	\$	31,384.06
Sum of both amounts	\$	81,884.06

Fire.

### DISBURSEMENTS.

Deduct amount received for reinsurance in other companies 1,78	9.36 4.90	
	_	0.004.40
Net amount paid policyholders for losses		3,384.46 55.15
Commission or brokerage		4,614.24
Allowances to local agencies for miscellaneous agency expenses		127, 20
Expenses of special and general agents		1,836.11
Salaries, fees and all other charges of officers, directors, trustees and home of		1,000.11
employees		3,219.03
Rents		268.00
Advertising, \$73.50; printing and stationery, \$1,604.83		1,678.33
Postage, telegrams, telephone and express		530.59
Legal expenses		150.00
Furniture and fixtures		560.89
Maps, including corrections		84.00
Underwriters' boards and tariff associations		25.00
State taxes on premiums		196-67
Insurance Department licenses and fees		105.00
Treasurer's bond To directors, including office expenses		125.00
Commercial agency		254.52 50.00
Total disbursements	\$	17,159.19
Balance	\$	64,724.87
LEDGER ASSETS.		
Mortgage loans on real estate	7 90	
Book value of bonds 5,00		
	4.65	
Deposited in trust companies and banks not on interest 11,68	9.28	
Deposited in trust companies and banks on interest 7,66	2.24	
Agents' balances representing business written subsequent to October		
1, 1907 5,38	5.90	
1, 1907		64, 649. 87
		64,649.87
Total ledger assets	\$	
Total ledger assets	\$	64, 649, 87 75, 00 560, 89
Total ledger assets	8	75.00
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures.  Supplies.	\$	75.00 560.89 844.42
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures.  Supplies.  Gross assets.	\$	75.00 560.89
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures  Supplies  Gross assets  DEDUCT ASSETS NOT ADMITTED.	8	75.00 560.89 844.42
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures  Supplies  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 84	\$ \$ \$	75.00 560.89 844.42
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures.  Supplies.  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 84 Furniture, fixtures and safes  56	\$ 4.42 0.89	75.00 560.89 844.42
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures  Supplies  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 84	\$ 4.42 0.89	75.00 560.89 844.42
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures.  Supplies.  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 84 Furniture, fixtures and safes  56	**************************************	75.00 560.89 844.42 66,130.18
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures.  Supplies.  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 44  Furniture, fixtures and safes  Total  Total admitted assets.	**************************************	75.00 560.89 844.42 66,130.18
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures  Supplies  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 84 Furniture, fixtures and safes  Total  Total admitted assets  LIABILITIES.	\$ 4.42 0.89	75.00 560.89 844.42 66,130.18
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures  Supplies  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  Furniture, fixtures and safes  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ 4.42 0.89 \$	75.00 560.89 844.42 66,130.18 1,405.31 64,724.87
Total ledger assets NON-LEDGER ASSETS.  Interest due and accrued on bonds Furniture and fixtures.  Supplies.  Gross assets DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery \$ 84 Furniture, fixtures and safes 56  Total Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid \$ \$ Net amount of unpaid losses and claims	\$ 4.42 0.89 \$	75.00 560.89 844.42 66,130.18
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures.  Supplies.  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 44  Furniture, fixtures and safes  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all un-	\$ 4.42 0.89 \$	75.00 560.89 844.42 66,130.18 1,405.31 64,724.87
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures  Supplies  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 84  Furniture, fixtures and safes  Total  Total admitted assets  LIABILITIES,  Gross losses adjusted and unpaid  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-	\$ 4.42 0.89 \$	75.00 560.89 844.42 66,130.18 1,405.31 64,724.87
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures.  Supplies.  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 84  Furniture, fixtures and safes  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$15.049.05; un-	\$ 4.42 0.89 \$	75.00 560.89 844.42 66,130.18 1,405.31 64,724.87
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures  Supplies  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 84  Furniture, fixtures and safes  Total  Total admitted assets  LIABILITIES,  Gross losses adjusted and unpaid  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-	\$ 4.42 0.89 \$	75.00 560.89 844.42 66,130.18 1,405.31 64,724.87
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures  Supplies  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 84  Furniture, fixtures and safes  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$15,049.05; unearned premiums (fifty per cent.)  7,52	\$ 4.42 0.89 \$	75.00 560.89 844.42 66,130.18 1,405.31 64,724.87
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds Furniture and fixtures Supplies  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery \$ 84 Furniture, fixtures and safes  Total  Total admitted assets  LIABILITIES.  Gross premiums (less reinsurance) received and receivable upon all unceptified fire risks running one year or less from date of policy, including interest premiums (fifty per cent.)  Gross premiums (fifty per cent.)  \$ 7.52 Gross premiums (fifty per cent.)  \$ 7.52 Gross premiums (efty per cent.)	\$ 4.42 0.89 \$ 5.00	75.00 560.89 844.42 66,130.18 1,405.31 64,724.87
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures.  Supplies.  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  Furniture, fixtures and safes  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$15,049.05; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$6,407.74; unearned premiums (pro rata)  4.96	**************************************	75.00 560.89 844.42 66,130.18 1,405.31 64,724.87
Total ledger assets  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Furniture and fixtures.  Supplies.  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Supplies, printed matter and stationery  \$ 84  Furniture, fixtures and safes  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$15,649.05; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running received and receivable upon all unexpired fire risks running more than one year from date of policy,	\$ 4.42 0.89 \$ 5.00 \$	75.00 560.89 844.42 66,130.18 1,405.31 64,724.87

Capital actually paid up in cash			
Surplus as regards policyholders		\$	52,233.68
Total liabilities		\$	64, 724, 87
RISKS AND PREMIUMS	S.  Fire Risks.	Gr	oss Premiums Thereon.
Written or renewed during the year		\$	44,726.60
Total ————————————————————————————————————		\$	44,726.60 14,645.22
In force at end of the year		\$	30,081.38 8,249.55
Net amount in force	\$ 1,088,006.00	\$	21,831.83

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	um I	oss Premi- is Charged, ess Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 19071	year or less\$	601,724.00	\$	15,049.05	One-half\$	7,524.52
In 19073	ears	434,620.00		5,368.29	Three fourths	4,026.21
In 19075 :	rears	51,662.00		1,039.45	Nine-tenths	935.46
Total -		1,088,006.00	\$	21,456.79	\$	12,486.19

#### CENEDAL INTERPOCATORIES

GENERAL INTERROGATORIES.	
Largest amount insured in any one hazard	14,000.00
Total amount of the company's stock owned by the directors at par value	21,000.00
Total amount loaned to directors or other officers	5,500.00
Total amount loaned to stockholders not officers	9,250.00
Losses incurred during the year-fire	3,384.46

### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written\$	1,470,208.00
Premiums received	32,622.14
Losses paid	1,907-25
Losses incurred	1,112.25
Losses now unpaid	5.00

315,572.35

### SOUTHERN STOCK FIRE INSURANCE COMPANY.

Incorporated June 30, 1895.

Commenced Business February 11, 1895.

B. D. HEATH, President.

A. W. MCALISTER, Secretary and Treasurer.

Home Office, 112 East Market Street, Greensboro, N. C.

#### CAPITAL STOCK.

#### Stockholders' bonds, \$100,000.00.

Amount of capital paid up in cash, \$100,000.00.

INCOME.		
ALTO OMAL	Fire.	
Gross premiums\$	114,499.52	
Deduct reinsurance, rebate, abatement and return premiums	23,651,35	
Total premiums (other than perpetual)		90,848,17
Gross interest on mortgage loans\$		
Gross interest on collateral loans	520.15	
Gross interest on bonds and dividends on stocks	3,335.86	
Gross interest from all other sources	167.64	
Total gross interest		9,350.33
Miscellaneous gains		2,494.13
Total income	\$	102,692.63
Sum of both amounts	\$	399, 599, 13
DISBURSEMENTS.		
	Fire.	
Gross amount paid policyholders for losses\$	39, 492. 66	
Deduct amount received for salvage, \$1,197.53; and for reinsurance in other companies, \$4,226.33	5,423.86	
Net amount paid policyholders for losses		34,068,80
Paid stockholders for interest or dividends (amount declared during the ye		7,000,00
Scrip or certificates of profits redeemed in cash		6.16
Amount set aside for losses for 1906		3,347.00
Scrip cancelled		2,214.13
Total expenses		37,390.69
Total disbursements	\$	84, 026. 78
Balance-		315, 572, 35

Mortgage loans on real estate	86,755.00	
Loans secured by pledge of bonds, stocks or other collaterals	13,370.00	
Book value of bonds, excluding interest, \$4,000; stocks, \$80,916.81	84,916.81	
Deposited in trust companies and banks not on interest	15, 120, 19	
Deposited in trust companies and banks on interest	1,457.13	
Agents' halances representing business written subsequent to October		
1, 1907	12,892.38	
Agents' balances representing business written prior to October 1, 1907.	597.48	
Stockholders' bonds	100,000.00	
Open accounts	463.36	

Total ledger assets, as per balance .....

None 1,200.00 36,056.80

#### LIABILITIES.

Gross claims for losses in pro- ing all reported and suppo					8.00	
					_	
Net amount of unpaid le Gross premiums (less reinsur						\$ 1,988.0
expired fire risks running						
cluding interest premius						
unearned premiums (fifty					1 94	
Gross premiums (less reinsura					1.00	
expired fire risks runnin						
policy, \$102,906.53; unearn					7.05	
Total unearned premiun	ns as compute	dal	bove			82,518.9
Cash dividends remaining unp	aid to stockh	olde	rs			7,000.0
Total amount of all liabi						\$ 91,506.9
Stockholders' bonds						
Capital actually paid up in ca						
Surplus over all liabilities					5.36	
Surplus as regards policyhold						224,065.3
Total liabilities					8	315,572.3
	RISKS	A	ND PREMIT	JMS.		
				Fire Risk		ross Premium Thereon.
In force on the 31st day of De	nomber 1906					
Written or renewed during th						114,499.5
Total				\$16,538,275.		
						104, 252.3
In force at end of the ye						
Deduct amount reinsured				773,108.	00	13,972.6
Net amount in force				\$ 9,420,886.	00 \$	155, 850.4
RECAPIT	ULATION C	FI	FIRE RISKS	AND PREMIUMS.		
			Gross Pre-			
Year	Amount		ums Charge Less Rein-	ι,		Amount of Premium
Written. Term.	Covered.		surance.	Fraction Unearne		Unearned.
In 19071 year or less\$	2,994,841.00	\$	52,943.89	One-half		
In 19053 years	1,616,850,00		24, 466. 16	One-sixth		4,077.6
In 19063 years	2,095,990.00		33,061.57	One-half		16,530.7
In 19073 years	2,239,545.00		35, 266, 92	Five-sixths		29, 389. 1
In 19035 years	45,871.00		1,044.84	One-tenth		104.4
In 1904 5 years	81,260.00		1,612.61	Three-tenths		483.7
In 19055 years In 19065 years	91,281.00 118,495,00		1,704.44 2,829.97	Seven-tenths		852.2 1,980.9
In 19075 years	136, 753, 00		2, 920, 91	Nine-tenths		2,628,0
Total \$	9, 420, 886, 00	3	155, 850, 42	Atmo-con ond	9	
1000	3,420,550,00	-	100, 800, 42		-	02,010.9
	GENERA1	. IN	TERROGA	CORIES.		
Largest amount insured in an	u one begand				Q	12,000.0
Total amount of the company						
Total amount of the company				o av par varue		Mone

Total amount loaned to directors or other officers.

Total amount loaned to stockholders not officers.

Losses incurred during the year-fire

48, 466, 03

95, 798.69

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written\$	3,725,440.00
Premiums received	61, 167, 48
Losses paid	17,027.96
Losses incurred	17,940.96
Losses now unpaid.	913.00

### SOUTHERN UNDERWRITERS INSURANCE COMPANY.

Incorporated 1903. Commenced Business 1903.

D. A. TOMPKINS, President.

A. W. McALISTER, Secretary and Treasurer.

Home Office, 112 East Market Street, Greensboro, N. C.

# CAPITAL STOCK.

Amount of Capital past up in Cash, \$100,000,00.	
Amount of net ledger assets (as per balance) December 31 of previous year\$	170,730.53
INCOME.	

Income.	770	
	Fire.	
Gross premiums	157,732.51	
Deduct reinsurance, rebate, abatement and return premiums	39,575.34	
Total premiums (other than perpetual)		118, 157. 17
Gross interest on mortgage loans\$	2,093.90	
Gross interest on collateral loans	351.00	
Gross interest on bonds and dividends on stocks	5,298.94	
Gross interest from all other sources	29.06	
Total gross interest		7,772.90
Total income	\$	125,930.07

····		
Total gross interest		7,772.90
Total income	\$	125, 930.07
Sum of both amounts		296,660,60
DISBURSEMENTS.	Fire.	
Gross amount paid policyholders for losses	56,453.29	
other companies, \$12,398.33	13,391.63	
Net amount paid policyholders for losses  Amount set aside for losses in 1906		43,061.66 4,271.00

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LEDGER ASSETS.	
Mortgage loans on real estate	38,250.00
Loans secured by pledge of bonds, stocks or other collaterals.	5,200.00
Book value of bonds, excluding interest, \$35,016; stocks, \$79,533,33	114,549.33
Cash in company's office	115.28
Deposited in trust companies and banks not on interest	22,631.91

Total expenses

Agents' balances representing business written subsequent to October		
1, 1907	18,643.21	
Agents' balances representing business written prior to October 1, 1907.	810.85	
Bills receivable, taken for fire risks	661.33	
Total ledger assets, as per balance		200,861.91
LIABILITIES.	-	
Gross claims for losses in process of adjustment or in suspense, includ-		
ing all reported and supposed losses	4,207.37	
Net amount of unpaid losses and claims	\$	4,207.37
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running one year or less from date of policy, in-	-	
cluding interest premiums on perpetual fire risks, \$71,704.19; un-		
earned premiums (fifty per cent.)	35,852.09	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy,		
\$95,797.96; unearned premiums (pro rata)	58,833.58	
Total unearned premiums as computed above		94,685.67
Total amount of all liabilities, except capital	\$	98,893.04
Capital actually paid up in cash\$		
Surplus over all liabilities.	1,968.87	
Surplus as regards policyholders		101,968.87
Total liabilities	\$	200, 861. 91
RISKS AND PREMIUMS.	_	
		oss Premiums
	re Risks.	Thereon,
In force on the 31st day of December, 1906		136, 348. 99 157, 732. 51
Total \$17,0  Deduct those expired and marked off as terminated 5.8		294.081.50 101.816.32
In force at end of the year\$11,2		192, 265, 18
Deduct amount reinsured 1.3		24,763.03
Net amount in force\$ 9.5	956,343.00 \$	167, 502. 15
RECAPITULATION OF FIRE RISKS AND PREM	IUMS.	
Gross Pre-		
miums Charged, Year Amount Less Rein-		Amount of
Written. Term. Covered. surance, Fraction Un	earned.	Premium Unearned.
In 1907 1 year or less \$ 4,016,977.00 \$ 71,704.19 One-half		35,852.09
In 1905 3 years 1,085,376.00 14,864.03 One-sixth		2,477.34
In 19063 years 1,907,400.00 29,667.78 One-half		14,833.89
In 1907 3 years 2,343,060.00 38,573.53 Five-sixths		32,144.61
In 19035 years 14,400,00 281.12 One-tenth		28.11
In 19045 years 24,910.00 530.03 Three-tenths -		159.00
In 19055 years 86,468.00 1,709.47 One-half		854.73
In 19065 years		2, 866.14 5, 469.76
Total \$ 9,956,343.00 \$ 167,502.15	\$	94, 685. 67
GENERAL INTERROGATORIES.	4	
Largest amount insured in any one hazard	\$	12,000.00
Total amount of the company's stock owned by the directors at par value		6,900.00
Total amount loaned to directors or other officers		200.00
Total amount loaned to stockholders not officers		None
Losses incurred during the year-fire		47, 269, 03
	-	

### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	1,740,604.00
Premiums received	30,858.15
Losses paid	13,549.46
Losses incurred	13,749.46
Losses now unpaid	200.00

### UNDERWRITERS FIRE INSURANCE COMPANY.

Incorporated 1905.

Commenced Business 1906.

M. R. Braswell, President.

Agents' balances representing business written subsequent to October

Total ledger assets, as per balance

W. S. WILKINSON, Secretary.

J. C. Braswell, Treasurer.

1,230,17

400.00

73,764,54

Home Office, Rocky Mount, N. C.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$51,500.00.		
Amount of ledger assets (as per balance) December 31 of previous year-	\$	68,069.77
INCOME.	Fire.	
Gross premiums\$  Deduct reinsurance, rebate, abatement and return premiums\$		
Total premiums (other than perpetual)  Gross interest on mortgage loans\$		8,974.99
Total gross interest		2,914.14
Total income	\$	11,889,13
Sum of both amounts	\$	79,958.90
DISBURSEMENTS.	Fire.	
Gross amount paid policyholders for losses	3,954.68	
Net amount paid policyholders for losses .  Commission or brokerage .  Salaries, fees and all other charges of officers, directors, trustees and		2,701.56 2,794.46
employees Printing and stationery State taxes on premiums Insurance Department licenses and fees All other licenses, fees and taxes.		86.00 40.08 22.52 120.58 429.16
Total disbursements	\$	6,194.36
Balance		73,764.54
LEDGER ASSETS.	Zam. m. m	
Mortgage loans on real estate\$  Deposited in trust companies and banks not on interest		

2,701,56-

#### NON-LEDGER ASSETS.

Interest due and accrued on mortgages\$ 2,611.56	
Total\$	2,611.56
Gross assets \$	76, 376, 10
DEDUCT ASSETS NOT ADMITTED.	10,010.20
Furniture, fixtures and safes	400.00
Total admitted assets	75, 976, 10
	15,916.10
. LIABILITIES.	
Gross premiums (less reinsurance) received and receivable upon all un-	
expired fire risks running one year or less from date of policy\$ 2,758.26	
Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running more than one year from date of policy. 5,046.80	
Total unearned premiums as computed above\$	7, 805. 06
Total amount of all liabilities, except capital	7,805.06
Capital actually paid up in cash \$51,500.00 Surplus over all liabilities 16,671.04	
	00 151 -1
Surplus as regards policyholders	68, 171, 04
Total liabilities\$	75,976.10
RISKS AND PREMIUMS.	C D
Fire Risks, min	Gross Pre- ums Thereon.
In force on the 31st day of December, 1906	8,908.16
Written or renewed during the year	13,575.06
Total\$ 1,400,007.76 \$	22, 483, 22
Deduct those expired and marked off terminated 440, 174.28	6,758,45
In force at end of the year \$ 959,833.48 \$	15,724.77
Deduct amount reinsured 188,260.00	2,618.76
Net amount in force \$ 771,573.48 \$	13, 106, 01
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Pre- miums Charged,	Amount of
Year Amount Less Rein- Written, Term, Covered, surance, Fraction Unearned.	Premium Unearned,
In 19071 year or less\$ 322,232.23 \$ 5,516.51 One-half\$	2,758.25
In 19063 years 213,290.00 3,813.05 One-half	1,906.52
In 19073 years 200,851.25 2,973.97 Five-sixths	2,481.64
In 19065 years	222.58
In 19075 years	436.06
Total\$ 771,573.48 \$ 13,106.01	7,805.06
GENERAL INTERROGATORIES.	
Largest amount insured in one haza'd\$	5,000.00
Total amount of the company's stock owned by the directors at par value.  Total amount loaned to directors or other officers.	25,700.00
Total amount loaned to stockholders not officers	3,125.00
Losses incurred during the year—fire	2,701.56
	1.5
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YE.	AR. Fire Risks.
Risks written	847, 073, 48
Premiums received	13,575.06
Losses paid	2,701.56

Losses incurred

### UNDERWRITERS INSURANCE COMPANY.

Incorporated 1897; Amended 1899. Commenced Business February, 1898.

J. Van Lindley, President. A. W. McAlister, Secretary and Treasurer.

Home Office, 112 East Market Street, Greensboro, N. C.

#### CAPITAL STOCK.

CATTAL STOCK.		
Amount of capital paid up in cash, \$37,500.00.		
Amount of ledger assets (as per balance) December 31 of previous year	r8	137,896.42
	Fire.	
Gross premiums.	56,779.70	
Deduct reinsurance, rebate, abatement and return premiums		
	1,925.56 228.00 2,426.45	47,599.14
Gross interest from all other sources.	59.74	
Total gross interest		4,639.75 596.39
Total income	8	52,835.28
Sum of both amounts	\$	190,731.70
DISBURSEMENTS.	Fire.	
Gross amount paid policyholders for losses \$  Deduct amount received for salvage, \$388.11; and for reinsurance in other companies, \$471.77	22,718.83 859.88	
Net amount paid policyholders for losses Paid stockholders for interest or dividends (amount declared during		21,858.95
\$2,250)		2,250.00
Scrip or certificates of profits redeemed in cash		3,99
Amount set aside for losses, 1906		3,520.00
Total expenses		19,663.41
Total disbursements	\$	47,642.74
Balance	\$	143,088.96
LEDGER ASSETS.		
· ·		

Mortgage loans on real estate	32,075.00
Loans secured by pledge of bonds, stocks or other collaterals	2,300.00
Book value of bonds, excluding interest, \$2,000; stocks, \$54,900.15	56,900.15
Deposited in trust companies and banks not on interest	6,923.39
Deposited in trust companies and banks on interest	1,477.46
Agents' balances representing business written subsequent to Octo-	
ber 1, 1907	5,010.84
Agents' balances representing business written prior to October 1,	
1907	438.77
Stockholderst hands	95 500 00

Open accounts 463.35

Total ledger assets, as per balance.... 143,088.96

### LIABILITIES.

	153.00	Gross losses adjusted and unpaid
153.00		Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$32,388.01;
	16, 194.01 20,657.54	unearned premiums (fifty per cent.)
36,851.55 2,250.00		Total unearned premiums as computed above Cash dividends remaining unpaid to stockholders
39,254.55	37,500.00	Total amount of all liabilities, except capital.  Stockholders' bonds. \$ Capital actually paid up in cash.  Surplus over all liabilities.
103,834,41 143,088,96	_	Surplus as regards policyholders
		RISKS AND PREMIUMS.
ross Premiums Thereon,	e Risks.	
		In force on the 31st day of December, 1906
125,661.46 52,068.33		Total
73,593.13 4,606.89	90,001.00 \$ 37,547.00	In force at end of the year \$4, Deduct amount reinsured.
68,986.24	52,454.00 \$	Net amount in force\$ 4,

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

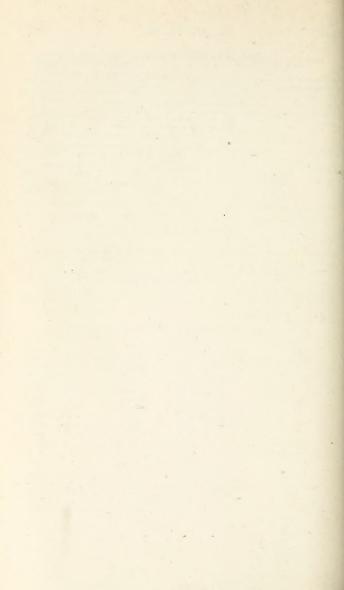
Year Written.	Term.	Amount Covered.	Gross Premiums Charged, Less Reinsurance,	Fraction Unearned.	Amount of Premium Unearned.
In 19071	year or less.\$	1,722,464.00	\$ 32,388.01	One-half\$	16,194.01
In 19053	years	560,333.00	8,238.37	One-sixth	1,373.06
In 19063	years	704,637.00	10,880.02	One-half	5,440.02
In 19073	years	880,694.00	13,653.31	Five-sixths	11,377.76
In 19035	years	16,538.00	318.71	One-tenth	31.87
In 19045	years	16,902:00	374.04	Three-tenths	112.21
In 1905 5	years	33,564.00	582.48	One-half	291.24
In 19065	years	59,997.00	1,323.97	Seven-tenths	926.78
In 19075	years	57,325.00	1,227.33	Nine-tenths	1,104.60
Total.	<u>8</u>	4,052,454.00	\$ 68,986.24	\$	36,851.55

#### CENEDAL INTERPOCATORIES

GENERAL INTERROGATORIES.	
Largest amount insured in any one hazard	8,000.00
Total amount of the company's stock owned by the directors at par value	59,000.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers.	None
Losses incurred during the year—fire	22,011.95

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

Risks written	. 152111.
Premiums received	Fire Risks.
Losses paid	2,268,741.00
	40,183.05
Lessos inguerod	16,418.93
	16,571.93
Losses now unpaid	153.00



# FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE SIST DAY OF DECEMBER. 1907.

### ÆTNA INSURANCE COMPANY.

Incorporated June, 1819.

Commenced Business August 17, 1819.

WILLIAM B. CLARK, President.

HENRY E. REES. Secretary.

Marine and

Fire

Home Office, Hartford, Conn.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$4,000,000.00,

Fire. Inland.	
Gross premiums \$ 9,158,407.15 \$ 635,257.05	
Deduct reinsurance, rebate, abatement and return pre-	
miums2,454,774.52 212,506.04	
Total premiums\$ 6,703.632.63 \$ 422,751.01	
Received for premiums (other than perpetual)	7,126,383.64
Deposit premiums written on perpetual risks (gross)	6,785.22
Gross interest on mortgage loans	-
Gross interest on bonds and dividends on stocks 598,703.07	
Gross interest on deposits	
Total gross interest	011 100 00
Gross profit on sale or maturity of ledger assets, viz.:	611,128.00
Stocks	72,520.00
Conscience fund	810.00
Old balances collected	14.87
_	14.87
Total income\$	7,817,641.73
Sum of both amounts\$	20,883,113.47
DISBURSEMENTS.	
DISBURSEMENTS.  Marine and	
Fire. Inland.	
Gross amount paid policyholders for losses (including	
\$550,317.01 occurring in previous years)\$3,928,246.03 355,382.63	
Deduct amount received for salvage \$56,823.10; and	
for reinsurance in other companies, \$938,775.96 885,996.43 109,632.63	
\$ 3,042,279.60 \$ 245,750.00	
Net amount paid policyholders for losses	3,288,029.60
Expense of adjustment and settlement of losses	43,308.50
Deposit premiums returned	2,291.18
Paid stockholders for interest or dividends	640,000.00
Commission or brokerage	1,221,942.35
Salaries (\$157,528) and expenses (\$102,596.32) of special and general agents	260,124.32
Salaries, fees and all other charges of officers, directors, trustees and home office	292,296.99
Advertising, \$21,088.95; printing and stationery, \$51,142.74	72,231.69
Postage, telegrams, telephone and express	53,558,00
Legal expenses	9,519.21
Furniture and fixtures	10,476,40
Maps, including corrections	12,198.43
Underwriters' boards and tariff associations	95,864.44
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-	12,488.80
Inspections and surveys	15,694.95

Repairs and expenses (other than taxes) on real estate	\$	958-61
State taxes on premiums		104, 866.40
Insurance Department licenses and fees		21,824.75
All other licenses, fees and taxes		195, 180, 39
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		1,320.00
Interest on borrowed money		27,858.18
Printing department equipment		20,505.61
Uncollectible balances		2,996.31
Borrowed money repaid		850,000.00
Auditing		600.00
Miscellaneous expenses at Western, North Western and Pacific branch o		39.214.33
Expenses at minor branches		37,738.08
Light and power, vault protection, lunch system, janitors' and engineer	rs' supplies,	
ice, laundry, coal and water		14,905.39
Total disbursements		7, 350, 199, 40
	-	
Balance	\$	13,532,914.07
LEDGER ASSETS.		
Book value of real estate\$	588, 207, 93	
Mortgage loans on real estate	600.00	
Book value of bonds, excluding interest, \$7,770,089.47; stocks,		
\$3,774,970.40 1	1,545,059.87	
Cash in company's office	2,253.81	
Deposited in trust companies and banks not on interest	70,623.59	
Deposited in trust companies and banks on interest	1,125,240.25	
Agents' balances representing business written subsequent to October		
	178,654.48	
Agents' balances representing business written prior to October 1, 1907-	22,274.14	
Total ledger assets, as per balance		13,532,914.07
NON-LEDGER ASSETS.		
Interest accrued on mortgages	36.00	
Interest accrued on bonds	60, 849, 29	
Interest accrued on other assets	437.50	
Total interest accrued		61,322.79
Market value (not including interest) of bonds and stocks over book valu		584, 260, 91
Gross premiums in course of transmission December 31, 1907		841, 552, 73
	_	
Gross assets	\$	15,020,051.50
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 1907-\$	22,274.14	
Book value of ledger assets over market value, viz.;		
Real estate	113, 207. 93	
Total		135, 482. 07
	-	
Total admitted assets	\$	14,884,569.43
LIABILITIES.		
Gross losses adjusted and unpaid (not yet due)\$	238, 494, 19	
Gross claims for losses in process of adjustment or in suspense, includ-	2001 202113	
ing all reported and supposed losses	489,911.99	
Gross claims for losses resisted	36,740.45	
Totals	765, 146, 63	
Deduct reinsurance due or accrued	192, 460, 95	
_		
Net amount of unpaid losses and claims	\$	572,685.68
Ins. Report 1908—18		

797, 919. 08

2.756.79

9,761.61

24,046.98

1,822,462.01 Five-sixths ...... 1,518,718.34 22,054.30 One-eighth ....

26,030.95 Three-eighths .....

38,475.17 Five-eighths-----

Gross premiums (less reinsurance) received and receivable upon all un-	
expired fire risks running one year or less from date of policy, in- cluding interest premiums on perpetual fire risks, \$4,230,233.96;	
unearned premiums (fifty per cent,)	
Gross premiums (less reinsurance) received and receivable upon all un-	
expired fire risks running more than one year from date of policy,	
\$7,030,103.08; unearned premiums (pro rata) 3,851,390.74	
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$296,248,69; un-	
earned premiums (fifty per cent.)	
Total unearned premiums as computed above\$	6,114,632,06
Amount reclaimable by the insured on perpetual fire insurance policies, being ninety-	0,114,682-06
five per cent, of the premium or deposit received	93,532.15
Commissions, brokerage and other charges due or to become due to agents and	
brokers	86, 901, 19° 262, 212, 47
Total amount of all liabilities, except capital	
Capital actually paid up in cash\$ 4,000,000,00	7,129,963.55
Surplus over all liabilities	
Surplus as regards policyholders	7,754,605.88
Total liabilities\$	14,884,569.43
RISKS AND PREMIUMS.	
	Gross Pre-
Fire Risks. m In force on the 31st day of December, 1906	iums Thereon.
Written or renewed during the year 697, 252, 211.00	9, 158, 407. 15
Total \$1,639,544,339.00 \$	21,071,752.06
Deduct those expired and marked off as terminated 596,692,690.00	8,095,160.18
In force at end of the year	12,976,591.88
Deduct amount reinsured 130,719,419.00	1,716,254.84
Net amount in force \$ 912,132.230.00 \$	11,260,337.04
Marine and	Gross Pre-
Inland Risks. m	iums Thereon.
In force on the 31st day of December, 1906	
Written or renewed during the year 81,709,981,00	635,257.05
Total	580,174.91
In force at end of the year\$ 20.432,586.00 \$	422,004-10
Deduct amount reinsured	125, 755. 41
Net amount in force\$ 16.611.825.00 \$	296,248-69
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Pre-	
Year Amount Less Rein-	Amount of Premium
Written. Term. Covered. surance, Fraction Unearned.	Unearned.
In 19071 year or less\$ 300, 388, 201.00 \$ 4, 230, 233.96 One-half\$ In 19062 years 2, 982, 715.00 28, 106, 38 One-fourth	7,026.60
In 19072 years	21,436.76
In 19053 years	213,025.34

In 1906---3 years ----- 143,400,078.00 1,595,838.16 One-half -----

2,442,926,00

2,723,327.00

4,468,627.00

In 1907---3 years----- 160,636,315.00

In 1904----4 years------

In 1905....4 years.....

In 1906----4 years------

Gross Pre-		
miums Charged,		Amount of
Year Amount Less Rein- Written. Term. Covered. surance. Fraction Un	earned.	Premium Unearned.
In 19074 years\$ 3,445,795.00 \$ 31,755.54 Seven-eighths	s	27, 786, 10
In 19035 years 24.271,370.00 295,702.42 One-tenth		29,570.24
In 19045 years 26,995,037.00 340,243.11 Three-tenths -		102,072.93
In 19055 years		205,880.87
In 19065 years	**************	379,595.77
In 1907 5 years 44,713,276.00 568,659.25 Nine-tenths		511,793.33
Total \$ 912,132,230.00 \$11,260,337,04	8	5,966,507.72
Perpetual risks 4.187.478.00 98.454.89 Ninety-five pe	r cent	93,532.15
Grand total	8	6,060,039.87
GENERAL INTERROGATORIES.		
Largest amount insured in any one hazard		200,000.00
Total amount of the company's stock owned by the directors at par value _		205, 200. 00
Total amount loaned to directors or other officers		None
Total amount loaned to stockholders not officers		None
Losses incurred during the year-fire		3,031,580.11
Losses incurred during the year-inland marine		266.396.16
	_	
BUSINESS IN THE STATE OF NORTH CAROLINA DURIN		
		Fire Risks.
Risks written		5,796,124.00
Premiums received		86, 588, 76
Losses paid		56,751.03
Losses incurred		53,504.01
Losses now unpaid		4,693.13
AGRICULTURAL INSURANCE COM	PANY.	
AGRICULTURAL INSURANCE COM Incorporated January, 1863. Commenced Bu		uary, 1853.
Incorporated January, 1853. Commenced Bu	siness Febru	
	siness Febru	
Incorporated January, 1853. Commenced Bu	siness Febru	
Incorporated January, 1853. Commenced Bu W. H. STEVENS, President. J. Q. Adams, Secreta	siness Febru	
Incorporated January, 1853. Commenced Bu W. H. STEVENS, President. J. Q. Adams, Secreta	siness Febru	
Incorporated January, 1853. Commenced Bu W. H. STEVENS, President. J. Q. Adams, Secreta Home Office, 23 Washington Street, Watertown, N.	siness Febru	
Incorporated January, 1853.  W. H. STEVENS, President.  Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK.	siness February and Trea	surer.
Incorporated January, 1853.  W. H. STEVENS, President.  J. Q. Adams, Secreta  Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK.  Amount of capital paid up in cash, \$500,000.00.	siness February and Trea	surer.
Incorporated January, 1853.  W. H. STEVENS, President.  Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK.  Amount of capital paid up in cash, \$500,000.00.  Amount of ledger assets (as per balance) December 31 of previous year INCOME.	siness February and Trea Y.  Fire.	surer.
Incorporated January, 1853. Commenced Bu W. H. STEVENS, President. J. Q. Adams, Secreta Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK.  Amount of capital paid up in cash, \$500,000.00.  Amount of ledger assets (as per balance) December 31 of previous year—— INCOME.  Gross premiums———————————————————————————————————	siness February and Trea Y.  Fire.	surer.
Incorporated January, 1853. Commenced Bu W. H. STEVENS, President. J. Q. Adams, Secreta Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK.  Amount of capital paid up in cash, \$500,000.00.  Amount of ledger assets (as per balance) December 31 of previous year——  INCOME.  Gross premiums———————————————————————————————————	siness February and Trea Y.  Fire. 230,177.07 725,673.55	2,494,915.83
Incorporated January, 1853. Commenced Bu W. H. STEVENS, President. J. Q. Adams, Secreta Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK.  Amount of capital paid up in cash, \$500,000.00.  Amount of ledger assets (as per balance) December 31 of previous year— INCOME.  Gross premiums———————————————————————————————————	siness Februry and Trea Y.  \$ Fire. 230,177.07 725,673.55	surer.
Incorporated January, 1883. Commenced Bu W. H. STEVENS, President. J. Q. ADAMS, Secreta Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK. Amount of capital paid up in cash, \$500,000.00. Amount of ledger assets (as per balance) December 31 of previous year— INCOME.  Gross premiums—\$ 2. Deduct reinsurance, rebate, abatement and return premiums—	siness Februry and Trea Y.  Fire. 230,177.07 725,673.55 36,670.96	2,494,915.83
Incorporated January, 1853. Commenced Bu W. H. STEVENS, President. J. Q. ADAMS, Secreta Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK.  Amount of capital paid up in cash, \$500,000.00.  Amount of ledger assets (as per balance) December 31 of previous year—  INCOME.  Gross premiums \$2.  Deduct reinsurance, rebate, abatement and return premiums \$2.  Received for premiums (other than perpetual)  Gross interest on moltagage loans \$2.  \$3.	siness Februry and Trea Y. \$ Fire. 230.177.07 725,673.55 36,670.98 24,894.74	2,494,915.83
Incorporated January, 1853. Commenced Bu W. H. STEVENS, President. J. Q. ADAMS, Secreta Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK. Amount of capital paid up in cash, \$500,000.00. Amount of ledger assets (as per balance) December 31 of previous year— INCOME.  Gross premiums———————————————————————————————————	siness Februry and Trea Y. \$ Fire. 230.177.07 725.673.55 36.670.98 24.894.74	2,494,915.83
Incorporated January, 1853. Commenced Bu W. H. STEVENS, President. J. Q. Adams, Secreta Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK.  Amount of capital paid up in cash, \$500,000.00.  Amount of ledger assets (as per balance) December 31 of previous year— INCOME.  Gross premiums———————————————————————————————————	siness Februry and Trea Y. **Fire. 230,177.07 725,673.55 36,670.98 24,894.74 43,268.26 5,305.56	2,494,915.83
Incorporated January, 1853. Commenced Bu W. H. STEVENS, President. J. Q. ADAMS, Secreta Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK.  Amount of capital paid up in cash, \$500,000.00.  Amount of ledger assets (as per balance) December 31 of previous year— INCOME.  Gross premiums. \$ 2.  Deduct reinsurance, rebate, abatement and return premiums ————————————————————————————————————	siness Februry and Trea Y. \$ Fire. 230,177.07 725,673.55 36,670.98 24,894.74 43,288,26 5,305.86 1,092.72	2,494,915.83
Incorporated January, 1853. Commenced Bu W. H. STEVENS, President. J. Q. Adams, Secreta Home Office, 23 Washington Street, Watertown, N.  CAPITAL STOCK.  Amount of capital paid up in cash, \$500,000.00.  Amount of ledger assets (as per balance) December 31 of previous year— INCOME.  Gross premiums———————————————————————————————————	siness Februry and Trea Y. **Fire. 230,177.07 725,673.55 36,670.98 24,894.74 43,268.26 5,305.56	2,494,915.83

Gross profit on sale or maturity of ledger assets, viz.;	
Stocks	313.95
Accounts previously written off	2,625.56
, Total income	1,618,896.59
Sum of both amounts\$	4,113,812.42
ball of both amounts	4,110,012.42
DISBURSEMENTS.	
Fire.  Gross amount paid policyholders for losses (including \$139,004.73 occur-	
ring in previous years)\$ 801,862.62	
Deduct amount received for salvage, \$8,671.52; and for reinsurance in	
other companies, \$223,323.59	
Net amount paid policyholders for losses	569,867.51
Expense of adjustment and settlement of losses	27, 355, 34
Paid stockholders for interest or dividends	50,000.00
Commission or brokerage — Allowances to local agencies for miscellaneous agency expenses—	330, 897. 14 11, 276. 32
Salaries (\$65,201.54) and expenses (\$45,640,14) of special and general agents	110,841.68
Salaries, fees and all other charges of officers, directors, trustees and home office em-	110,011.00
ployees	44,915.39
Rents	3,966.65
Advertising, \$8,548.26; printing and stationery, \$9,567.62	18, 115. 88
Postage, telegrams, telephone and express	13,834.96
Legal expenses	1,258.96
Furniture and fixtures	541.04
Underwriters' boards and tariff associations	3, 994. 73 15, 930. 08
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-	14,063.15
Inspections and surveys	9,845.49
Repairs and expenses (other than taxes) on real estate	628.59
Taxes on real estate	772.12
State taxes on premiums	30, 246, 97
Insurance Department licenses and fees	7,328.00
All other licenses, fees and taxes	7,687-83
Gross loss on sale or maturity of ledger assets, viz.:  Real estate	
Stocks 743.50	
Other assets 200.00	
	3,005.40
Agents' balances charged off	2.821.70
Fuel and lights	700.00 565.94
Sundry	1,793,95
Total disbursements	1,282,254.82
Balance\$	2,831,557.60
LEDGER ASSETS.	
Book value of real estate\$ 50,860,43	
Mortgage loans on real estate, first liens 688,326,68	
Loans secured by pledge of bonds, stocks or other collaterals 461,810.42	
Book value of bonds, excluding interest, \$535,512.95; stocks, \$604,355.10 1,139,868.05	
Cash in company's office	
Deposited in trust companies and banks on interest	
Agents' balances representing business written subsequent to October	
1, 1907	
Total ledger assets, as per balance \$	2,831,557.60

#### NON-LEDGER ASSETS

NON-LEDGER ASSETS.		
Interest due (\$4,037.05) and accrued (\$10,103.11) on mortgages	8,945.41 9,658.91 2,719.44	
Total interest due and accrued		35, 463, 92 366, 57 2, 661, 97
Gross assets	\$	2,870,050.06
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 1907.\$  Book value of ledger assets over market value, viz.:	2,320,25	
Bonds and stocks	83,868.71 66,384.00	
Total		152,572.96
Total admitted assets	-	
Total admitted assets		2,717,477.10
LIABILITIES.		
Gross losses adjusted and unpaid: Due, \$11,473.55; not yet due, \$20,500.18-\$ Gross claims for losses in process of adjustment or in suspense, includ-	31,973.73	
ing all reported and supposed losses	62,373.50	
Gross claims for losses resisted	25,633.50	
Total\$  Deduct reinsurance due or accrued	119,980,73 24,906,77	
Net amount of unpaid losses and claims-		95,073.96
Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running one year or less from date of policy, in- cluding interest premiums on perpetual fire risks, \$927,024; un-	463,512.00	35,010-50
Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running more than one year from date of policy, \$2.077,203; unearned premiums (pro rata)		
Total unearned premiums as computed above		1,575,438.45 15,650.00 19,697.39
Total amount of all liabilities, except capital————————————————————————————————————	500,000.00	1,705,859.80
Surplus as regards policyholders		1,011,617.30
Total liabilities	\$	2,717,477.10
RISKS AND PREMIUMS.	-	
	035,000.00 \$ 518,300.00	Gross Pre- iums Thereon. 3,198,690,00 2,230,177.00 5,428,867.00
Deduct those expired and marked off as terminated 191,	188, 500, 00	2,069,246.00
In force at the end of the year \$300.  Deduct net amount reinsured, \$340,887; and reinsurance commissions allowed to other companies, \$14,507 \$36.		3,359,621.00 355,394.00
Net amount in force	408,900.00	3,004,227.00

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount Covered.		Gross Pre- ims Charged Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.	
In 1907 1 year or less \$	71,597,800.00	\$	927,024.00	One-half \$	463,512.0	00
In 1906 2 years	722, 400, 00		6,357-00	One-fourth	1,589.2	25
In 1907 2 years	669,100.00		4,485.00	Three-fourths	3,363.7	15
In 1905 3 years	46,702,900.00		410,945.00	One-sixth	68,490.8	33
In 19063 years	51, 232, 100.00		468,586.00	One-half	234,293.0	00
In 19073 years	55, 353, 700.00		525,955.00	Five-sixths	438,295.8	35
In 19044 years	370, 400. 00		2,908.00	One-eighth	363.5	50
In 1905 4 years	455,600.00		3,871.00	Three-eighths	1,451.6	3
In 1906 4 years	573,700.00		5,098.00	Five-eighths	3,186.2	25
In 1907 4 years	539,800.00		5,034.00	Seven-eighths	4,404.7	15
In 19035 years	9,501,500.00		90,281.00	One-tenth	9,028.1	10
1n 19045 years	11,854,300.00		107,312.00	Three-tenths	32,193.€	60
In 1905 5 years	13, 117, 300.00		132,865.00	One-half	66,432.5	50
In 19065 years	15,212,600.00		157,644.00	Seven-tenths	110, 350. 8	30
In 19075 years	14,400,500.00		148,932.00	Nine-tenths	. 134,038.8	30
Various Over 5 years	1,105,200.00		7,930.00	Pro rata	4,443.8	34
Total	293,408,900.00	\$ :	3,004,227.00	8	1,575,438.4	15

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	100,000.00
Total amount of the company's stock owned by the directors at par value	80,300.00
Total amount loaned to directors or other officers	48.950.00
Total amount loaned to stockholders not officers	32.600.00
Losses incurred during the year-fire	582,222.00

#### DISCINESS IN THE STATE OF NORTH CAROLINA DURING THE VEAD

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE T	EAR.
	Fire Risks.
Risks written	\$ 834,800.00
Premiums received	11,331.00
Losses paid	1,420.00
Losses incurred	1,473.00
Losses now unpaid	149.00

### ALLIANCE INSURANCE COMPANY.

Incorporated December 5, 1904,

Commenced Business January 1, 1905.

CHARLES PLATT, President.

HENRY W. FARNUM, Secretary.

Sum of both amounts -----

GREVILLE E. FRYER, Treasurer.

Home Office, 232 Walnut Street, Philadelphia, Pa.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	ar\$ 1,100,733.87

INCOME.				
	Fire.	Λ.	farine and Inland.	
Gross premiums\$	815,952.66	\$	158, 153, 23	
Deduct reinsurance, rebate, abatement and return pre-				
miums	195,279.05		9,839,44	
Total premiums\$	620,673,61	\$	148, 313. 79	
Received for premiums (other than perpetual)				768,987,40
Deposit premiums written on perpetual risks (gross)				2,259,50
Gross interest on bonds and dividends on stocks		-\$	39, 483. 53	
Gross interest on deposits		\	2,046.31	
Total gross interest				41,529.84
Gross increase in book value of ledger assets, viz.:				
Bonds				148.61
Perpetual premiums earned, permits and transfer fees				23.12
Cash received from stockholders, being amount in process	of collection	n o	n December	
31, 1906				3,562.08
Total income				010 510 55

### DISBURSEMENTS.

	Fire,	Inland.
Gross amount paid policyholders for losses\$	329, 453.56	\$ 68, 297.96
Deduct amount received for salvage, \$1,403.61; and for		
reinsurance in other companies, \$53,089.58	47,727.60	6,765.59
\$	281,725.96	\$ 61, 532. 37

Net amount paid policyholders for losses	343,258.33
Expense of adjustment and settlement of losses	785.33
Deposit premiums returned	281.25
Commission or brokerage	157, 598, 25
Allowances to local agencies for miscellaneous agency expenses	9,334.98
Salaries (\$5,793.85) and expenses (\$1,745.13) of special and general agents	7,538.98
Salaries foos and all other charges of officers directors tweeters and home officers	

ployees	15,671.20
Rents	3,700.00
Advertising, printing and stationery	4,446.53
Postage, telegrams, telephone and express	1,571.54
Legal expenses	817.11

Legal expenses	817.11
Maps, including corrections	324.54
Underwriters' boards and tariff associations	6,784.94
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-	1,219.58

Inspections and surveys		2,004.81
State taxes on premiums		7,916.79
Insurance Department licenses and fees		1,570.00
All other licenses, fees and taxes		1,210.49
Bonds		705, 78
Miscellaneous expenses		4,592.17
Total disbursements		570, 332, 90
	_	
Balance	\$	1,346,911.52
LEDGER ASSETS.		
Book value of bonds, excluding interest\$	1,177,462,50	
Cash in company's office	191.51	
Deposited in trust companies and banks on interest	85,707.91	
Agents' balances representing business written subsequent to October	82, 393, 93	
Bills receivable, taken for marine and inland risks	1,155.67	
_		
Total ledger assets, as per balance	\$	1,346,911.52
NON-LEDGER ASSETS.		
Interest accrued on bonds		6,739.52
Reinsurance due		7,000.00
Gross assets	\$	1,360,651.04
DEDUCT ASSETS NOT ADMITTED.		
Book value of ledger assets over market value, viz.:		
Bonds		105, 502, 02
Total admitted assets	_	1 955 149 09
	=======================================	11 200, 145.02
LIABILITIES.		
Gross losses adjusted and unpaid	10,525.00	
Gross claims for losses in process of adjustment or in suspense, includ- ing all reported and supposed losses	87,444,00	
Gross claims for losses resisted	100.00	
-	98,069,00	
Total\$  Deduct reinsurance due or accrued\$	1,906.00	
_		60 100 00
Net amount of unpaid losses and claims		96, 163.00
expired fire risks running one year or less from date of policy, in-		
cluding interest premiums on perpetual fire risks, \$460,535.99; un-		
earned premiums (fifty per cent.)	230, 268, 00	
Gross premiums (less reinsurance) received and receivable upon all		
unexpired fire risks running more than one year from date of policy, \$291.698.93; unearned premiums (pro rata)	183,012.90	
\$291,698,93; unearned premiums (pro rata)	180,012.90	
able upon all unexpired inland navigation risks, \$28,941.40; unearned		
premiums (100 per cent.)	28,941.40	
Gross premiums (less reinsurance) (cash and bills) received and receiv-		
able upon all unexpired marine risks, \$43,589.72; unearned premiums		
(100 per cent.)	43,589.72	
Total unearned premiums as computed above		485,812.02
Amount reclaimable by the insured on perpetual fire insurance policies, b		E 500 00
cent. of the premium or deposit received	_	7,729.96
Total amount of all liabilities, except capital		589,704.98
Capital actually paid up in cash		
Surplus over all liabilities		
_		
Surplus as regards policyholders		665, 444. 04

	RISKS	Al	ND PREMIUM	AS.	Fire Risks.	mi	Gross Pre- ums Thereon.
In force on the 31st day of De	ecember, 1906			s	45,740,877.00	\$	595, 503. 66
Written or renewed during th					62,011,061.00		815,952.66
Total				s	107, 751, 938, 00	s	1,411,456.32
Deduct those expired and ma	rked off as ter	min	ated		44,538,581.00	*	585, 493, 95
In force at end of the y				s	63, 213, 357, 00	8	825, 962, 37
Deduct amount reinsured					5, 093, 414.00	Ф	73,727.45
						8	752, 234, 92
Net amount in force					58,119,943.00	>	152, 234, 92
					Marine and Inland Risks.	mi	Gross Pre- ums Thereon.
In force on the 31st day of De	ecember, 1906 -			\$	1,983,582.00	\$	50, 340. 99
Written or renewed during th	he year"				15, 853, 407.00		158, 153. 23
Total				s	17,836,989.00	s	208, 494, 22
Deduct those expired and ma	rked off as ter	mir	nated		15, 473, 438.00		135,963.10
In force at end of the y	roar			s	2, 363, 551.00	8	72, 531, 12
In force at end of the y	car			=	2,000,001.00	-	15,001.15
RECAPI	TULATION O	F l	FIRE RISKS	AND P	REMIUMS.		
			Gross Pre- iums Charged.				Amount of
Year Written, Term,	Amount Covered.	7161	Less Rein- surance.		ion Unearned		Premium Unearned.
In 1907 1 year or less \$	33,129,941.00	s	460, 535, 99		lf		230, 268, 00
In 1906 2 years	414, 350.00		3,008.39		urth		752.09
In 19072 years	485, 673, 00		5,378.04		fourths		4,033.53
In 1905 3 years	4,002,988.00		36, 294, 82		cth		6,049.14
In 1906 3 years	6,300,367.00		69,290,49		lf		34, 645. 25
In 19073 years	8,066,712.00		97, 325, 53		xths		81, 104, 61
In 1905 4 years	60,542.00		665, 05		eighths		249.40
In 1906 4 years	223, 163.00		2,729.96		ghths		1,706.22
In 1907 4 years	228, 634, 00		2,552.63		eighths		2,233.55
In 1905 5 years	1,647,498.00		23,589.56		df		11,794.78
In 1906 5 years	1,887,413.00		26, 339.79	Seven-	tenths		18, 437, 85
In 1907 5 years	1,666,862,00		24, 334, 09	Nine-t	enths		21,900,68
Over 5 years	5, 800.00		190.58	Pro ras	a		105, 80
Total\$	58, 119, 943.00	8	752, 234, 92			s	413, 280, 90
Perpetual risks	282, 175, 00		8,588.85				7,729.96
Grand total \$	58, 402, 118, 00	8	760, 823, 77			S	421,010.86
=	00,400,110.00	=	100,020.11			-	421,010.00
	GENERAL	11	TERROGATO	ORIES.			
Largest amount written on a	ny one hazard					\$	30,000.00
Total amount of the company	y's stock owner	d by	y the directors	at par v	alue	-	31,580.00
Total amount loaned to direct	tors or other of	fice	ers				None
Total amount loaned to stock	holders not off	icer	's				None
Losses incurred during the y						-	273, 673. 96
Losses incurred during the y	ear-inland an	d o	cean marine			- ~	44,197.37
BUSINESS IN TH	E STATE OF	N	ORTH CAROL	INA D	URING THE	YE	AR.
							Fire Risks.
Risks written						\$	354,669.00
Premiums received							6,397.65
Losses paid							5,121.29
Losses incurred							5, 107.00

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### THE AMERICAN INSURANCE COMPANY.

Incorporated February 20, 1846.

Extended at

Commenced Business April 1, 1846.

P. L. HOADLEY, President.

JAS. H. WORDEN, Secretary.

C. J. STONDINGER, Treasurer.

Home Office, 70 Park Place, Newark, New Jersey,

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$750,000.00.

Extended at\$	6,019,537.50
INCOME.	
Fire.	
Gross premiums\$ 4,970,705.24	
Deduct reinsurance, rebate, abatement and return premiums 960,793.55	
Received for premiums (other than perpetual)	4,009,911.69
Gross interest on mortgage loans\$ 44,204.04	
Gross interest on bonds and dividends on stocks 142,424.79	
Gross interest on deposits	
Gross interest from all other sources 546.43	
Gross rents from company's property, including \$1,687.16 for com-	
pany's occupancy of its own buildings 11,672.99	
Total gross interest and rents	207,711,48
Gross profit on sale or maturity of ledger assets, viz. :	2011111110
Real estate	
Bonds	
	5,570.00
Premiums on new stock issued	300, 295, 00
Total income\$	4,523,488.17
Sum of both amounts	10,543,025.67
DISBURSEMENTS.	
Fire.	
Gross amount paid policyholders for losses (including \$218,048.61 occur-	
ring in previous years)	
Deduct amount received for salvage \$47,729.94; and for reinsurance in	
other companies, \$143,481.27	
Net amount paid policyholders for losses	1,330,842.31
Expense of adjustment and settlement of losses	45,494.87
Paid stockholders for interest or dividends (amount declared during the year, \$109,618)	96,068.48
Commission or brokerage	1, 138, 677. 03.
Salaries (\$51,825.35) and expenses (\$47,619.72) of special and general agents	99, 445.08
Salaries, fees and all other charges of officers, directors, trustees and home office em-	
ployees	136, 616. 67
Rents, including \$1,687.16 for company's occupancy of its own buildings	2,887.16
Advertising, \$1,544.07; printing and stationery, \$30,007.10	31,551.17
Postage, telegrams, telephone and express	25, 382, 62
Legal expenses	1,131.05
Furniture and fixtures	1,383.43
Maps, including corrections	6, 576.72
Underwriters' boards and tariff associations	28,377.33
Fire patrol and salvage corps assessments, fees, taxes and expenses	4 000 00
Inspections and surveys	4,880.29 590.20

Repairs and expenses (other than taxes) on real estate		
		407.80
faxes on real estate		5,497.67
State taxes on premiums, Insurance Department licenses and fees Gross loss on sale or maturity of ledger assets, viz.:		87,597.70
Real estate		852.10
Gross decrease in book value of ledger assets, viz.:  Real estate	\$ 80.65	
Stocks	25.00	
		105.65
Maintenance of office buildings, including light and fuel		7,382.80
Collecting premium notes		3,982.98
Miscellaneous expenses at home and department offices		11,673.37
Total disbursements	\$	3,067.404.48
Balance	8	7, 475, 621. 19
LEDGER ASSETS.	-	
Book value of real estate	8 476,170.00	
Mortgage loans on real estate	1,183,855.75	
Book value of bonds, excluding interest, \$3,821,989.32; stocks,		
\$802,464.64		
Cash in company's office		
Deposited in trust companies and banks on interest		
Agents' balances representing business written subsequent to October		
1, 1907		
Agents' balances representing business written prior to October 1, 1907-		
Bills receivable, taken for fire risks	348, 134, 78	
Total ledger assets, as per balance	s	7,475,621.19
NON-LEDGER ASSETS.		
Interest due (\$1,514.19) and accrued (\$12,223:73) on mortgages	19 797 09	
Interest accrued on bonds	61 494 94	
Interest accrued on bonds	61 494 94	
Interest accrued on bonds	61,424.24 133.33	75,295.49
Interest accrued on bonds	61,424.24	75,295.49 7,550.916.68
Interest accrued on bonds Rents due on company's property or lease Total interest and rents due and accrued	61,424.24	
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets	61,424.24	
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.	61, 424.24 133.33 	
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-8  Bills receivable, past due, taken for marine, inland and fire risks  Book value of ledger assets over market value, viz.:	61, 424.24 133.33 	
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907.	61, 424.24 133.33 	
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-8  Bills receivable, past due, taken for marine, inland and fire risks  Book value of ledger assets over market value, viz.:	61, 424.24 133.33 \$ \$ 878.08 38, 201.47 281, 098.96	
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-8  Bills receivable, past due, taken for marine, inland and fire risks  Book value of ledger assets over market value, viz.:  Bonds and stocks	61, 424.24 133.33 	7,550.916.68 320.178.51
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-3  Bills receivable, past due, taken for marine, inland and fire risks  Book value of ledger assets over market value, viz.:  Bonds and stocks  Total  Total admitted assets	61, 424.24 133.33 	7,550.916.68 320.178.51
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. 3  Bills receivable, past due, taken for marine, inland and fire risks  Book value of ledger assets over market value, viz.:  Bonds and stocks  Total  Total   Total admitted assets  LIABILITIES.	\$ \$78.08 38.201.47 281,098.96	7,550.916.68 320.178.51
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907.4  Bills receivable, past due, taken for marine, inland and fire risks  Book value of ledger assets over market value, viz.:  Bonds and stocks  Total  Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	61, 424.24 133.33 \$ \$ \$78.08 38.201.47 281,098.96	7,550.916.68 320.178.51
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907.4  Bills receivable, past due, taken for marine, inland and fire risks  Book value of ledger assets over market value, viz.:  Bonds and stocks  Total  Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	61, 424.24 133.33 \$ \$ \$78.08 38.201.47 281,098.96	7,550.916.68 320.178.51
Interest accrued on bonds Rents due on company's property or lease  Total interest and rents due and accrued Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-8 Bills receivable, past due, taken for marine, inland and fire risks Book value of ledger assets over market value, viz.:  Bonds and stocks  Total  Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  \$ Gross claims for losses resisted	61, 424.24 133.33 \$ \$ \$78.08 38.201.47 281,098.96 \$ 429,816.22 11,150.00	7,550.916.68 320.178.51
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-8  Bills receivable, past due, taken for marine, inland and fire risks  Bonds and stocks  Total  Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total  Sgross claims for losses resisted  Total	61, 424.24 133.33 \$ 878.08 38, 201.47 281, 098.96 \$ 429, 816.22 11, 150.00	7,550.916.68 320.178.51
Interest accrued on bonds.  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-8  Bills receivable, past due, taken for marine, inland and fire risks  Bonds and stocks  Total  Total  Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted  Total  Sockies of the second s	61, 424.24 133.33 \$ 878.08 38, 201.47 281, 098.96 \$ 429, 816.22 11, 150.00 \$ 440, 966.22 22, 447.62	7,550,916.68 320,178.51 7,230,738.17
Interest accrued on bonds Rents due on company's property or lease Total interest and rents due and accrued Gross assets DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-8 Bills receivable, past due, taken for marine, inland and fire risks Book value of ledger assets over market value, viz.: Bonds and stocks Total Total admitted assets LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses \$ Gross claims for losses resisted Total Speduct reinsurance due or accrued Net amount of unpaid losses and claims	61, 424.24 133.33 \$ \$78.08 38, 201.47 281, 098.96 \$ 429, 816.22 11, 150.00 \$ 440, 966.22 22, 447.62 \$ 22, 447.62	7,550.916.68 320.178.51
Interest accrued on bonds  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907.4  Bills receivable, past due, taken for marine, inland and fire risks  Book value of ledger assets over market value, viz.:  Bonds and stocks  Total  Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Soross claims for losses resisted  Total  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all un-  Gross premiums (less reinsurance) received and receivable upon all un-	61, 424.24 133.33 \$ \$78.08 38, 201.47 281, 098.96 \$ 429, 816.22 11, 150.00 \$ 440, 966.22 22, 447.62 \$ 22, 447.62	7,550,916.68 320,178.51 7,230,738.17
Interest accrued on bonds Rents due on company's property or lease Total interest and rents due and accrued Gross assets DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-8 Book value of ledger assets over market value, viz.: Bonds and stocks Total Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Total Socoss claims for losses resisted Total Socoss claims for losses resisted Socoss claims for losses resisted Total Socoss premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-	61, 424.24 133.33 \$ \$78.08 38, 201.47 281, 098.96 \$ 429, 816.22 11, 150.00 \$ 440, 966.22 22, 447.62 \$ 22, 447.62	7,550,916.68 320,178.51 7,230,738.17
Interest accrued on bonds Rents due on company's property or lease Total interest and rents due and accrued Gross assets DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October I, 1907.3  Bills receivable, past due, taken for marine, inland and fire risks Book value of ledger assets over market value, viz.: Bonds and stocks Total Total Total admitted assets LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Total Speduct reinsurance due or accrued Net amount of unpaid losses and claims Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,567,82,86,	61,424.24 133.33 \$ \$78.08 38,201.47 281,098.96 \$ 429,816.22 11,150.00 440.966.22 22,447.62	7,550,916.68 320,178.51 7,230,738.17
Interest accrued on bonds Rents due on company's property or lease Total interest and rents due and accrued Gross assets DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-8 Book value of ledger assets over market value, viz.: Bonds and stocks Total Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Total Socoss claims for losses resisted Total Socoss claims for losses resisted Socoss claims for losses resisted Total Socoss premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-	61,424.24 133.33 \$ \$78.08 38,201.47 281,098.96 \$ 429,816.22 11,150.00 440.966.22 22,447.62	7,550,916.68 320,178.51 7,230,738.17
Interest accrued on bonds Rents due on company's property or lease Total interest and rents due and accrued Gross assets DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-8 Bills receivable, past due, taken for marine, inland and fire risks Book value of ledger assets over market value, viz.: Bonds and stocks Total Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Gross claims for losses resisted Total Seross claims for losses resisted Total Seross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,567,852,86; uncarned premiums (fifty per cent) Gross premiums (less reinsurance) received and receivable upon all uncarned premiums (fifty per cent)	61,424.24 133.33 \$ \$78.08 38,201.47 281,098.96 \$ 429,816.22 11,150.00 440.966.22 22,447.62	7,550,916.68 320,178.51 7,230,738.17
Interest accrued on bonds.  Rents due on company's property or lease  Total interest and rents due and accrued  Gross assets	61, 424.24 133.33 \$ \$ 878.08 38.201.47 281,098.96 \$ \$ 429,816.22 11,150.00 \$ 440.966.22 22,447.62 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	7,550,916.68 320,178.51 7,230,738.17

Cash dividends remaining unpaid to stockholders, \$38,202.11; to policyholders, \$122	\$ 38,324.11
Commissions, brokerage and other charges due or to become due to agents and	
brokers	114, 429, 92
Total amount of all liabilities, except capital	\$ 4,879,123.38
Capital actually paid up in cash\$ 750,000.00	
Surplus over all liabilities 1,601,614.79	
Surplus as regards policyholders	2, 351, 614. 79
Total liabilities	\$ 7,230,738.17
TOM: Manifelior	0 1,200,100.11
RISKS AND PREMIUMS.	a p
Fire Risks, n	Gross Pre- niums Thereon.
In force on the 31st day of December, 1906\$ 551,506.535.00	\$ 6,061,394.41
Written or renewed during the year 380,468,439.00	4,970,705.24
Total\$ 931, 974, 974.00	\$ 11,032,099.65
Deduct those expired and marked off as terminated 198,809,569.00	2,769,074.40
In force at end of the year	\$ 8,263,025.25
Deduct amount reinsured 37,319,353.00	362,691.50
Net amount in force	\$ 7,900,333.75
Net amount in force	\$ 1,500,555.15
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Pre-	
miums Charged,	Amount of
Year Amount Less Rein- Written. Term, Covered. surance. Fraction Unearned.	Premium Unearned.
In 1907 1 year or less \$126, 327, 455.00 \$1,567,852.86 One-half	
In 19062 years 1,972,708.00 16,929.00 One-fourth	4,232.25
In 19072 years 1,981,794.00 18,135.93 Three-fourths	13,601.95
In 19053 years 78,309,546.00 691,125.43 One-sixth	115, 187, 57
In 1906 3 years 93,569,173.00 868,330.91 One-half	434,165.46
In 19073 years	822,310.33
In 1904 — 4 years — 976,519.00 8,963.30 One-eighth — In 1905 — 4 years — 1,336,963.00 13.331.11 Three-eighths — 1,336,963.00	1,120,41 4,999,17
In 1905 4 years 1,335,953.00 13,331.11 Inree-eighths 1,483,843.00 14,827.41 Five-eighths	9, 267-13
In 19074 years 1,566,365.00 16,516.23 Seven-eighths	14,451.70
In 1903 5 years 39,184,665.00 496,748.48 One-tenth	49,674.85
In 1904 5 years 45,570,206.00 601,407.38 Three-tenths	180,422.21
In 1905 5 years 54.758,731.00 726,955.40 One-half	363,477.70
In 1906 5 years 65,529,647.00 870,902.59 Seven-tenths	609,631.81
In 19075 years	901,381.78
Total \$695, 846, 052, 00 \$7, 900, 333, 75	\$ 4.307.850.75
GENERAL INTERROGATORIES.	
Largest amount written on any one hazard	150,000.00
Total amount of the company's stock owned by the directors at par value	88.555.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	46,100.00 1,336,309.83
Losses incurred during the year-fire	1,000,000.88
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE Y	EAR.
	Fire Risks.
Risks written	609,838.00
Premiums received	8,996.57
Losses paid	1,344.80
Losses incurred	1,348.35 3.55
Losses now unpaid	0.00

### AMERICAN CENTRAL INSURANCE COMPANY.

Incorporated February, 1853.

Commenced Business February, 1853.

EDW. T. CAMPBELL, President.

JOHN H. ADAMS, Secretary.

SAMUEL M. DODD, Treasurer.

Home Office, 816 Olive Street, St. Louis, Mo.

# CAPITAL STOCK. Amount of capital paid up in cash, \$2,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	\$	4,638,710,11
INCOME.	Fire.	
Gross premiums\$		
Deduct reinsurance, rebate, abatement and return premiums	1,143,255.65	
Received for premiums (other than perpetual)		2, 367, 494, 95
Gross interest on mortgage loans	45.00	
Gross interest on collateral loans	36,384.73	
Gross interest on bonds and dividends on stocks	307, 423.44	
Gross interest from all other sources	6, 166, 50	

ross interest on collateral loans	, 384. 73	
cross interest on bonds and dividends on stocks 307	.423.44	
Gross interest from all other sources	6,166.50	
Total gross interest		350, 019, 67 710, 98
Total income	\$	2,718,225.60
Sum of both amounts	\$	7,356,935.71

DISBURSEMENTS. Fire,	
Gross amount paid policyholders for losses (including \$165,905,71 occur-	
ring in previous years)\$ 1,465,041.40	
Deduct amount received for salvage, \$5,074.08; and for reinsurance in	
other companies, \$295,786.88	
Net amount paid policyholders for losses	1,164,180.44
Expense of adjustment and settlement of losses-	11,084.44
Paid stockholders for interest or dividends	240,000.00

Expense of adjustment and settlement of losses	11,084.44
Paid stockholders for interest or dividends	240,000.00
Commission or brokerage	429, 171.15
Allowances to local agencies for miscellaneous agency expenses,	129,119.29
Salaries (\$37,470) and expenses (\$35,814.16) of special and general agents	73,284.16
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	81, 437.09
Rents	8,000.00
Advertising, \$730.74; printing and stationery, \$19,201.48	19,932.22
Postage, telegrams, telephone and express	20,891.36
Legal expenses	2,489.35
Maps, including corrections	6,491.10
Underwriters' boards and tariff associations	17,204.53
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses,	1,377.50
State taxes on premiums	23, 302. 24
Insurance Department licenses and fees	36, 296, 01
All other licenses, fees and taxes	100.00
Gross loss on sale or maturity of ladeer search sin.	

All other licenses, fees and taxes	100,00
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	4,572.50
Home office sundries	7,423.02
Total disbursements\$	2,276,356.40
Balance\$	5,080,579.31

### LEDGER ASSETS.

NON-LEDGER ASSETS.  Market value (not including interest) of bonds and stocks over book value- 191,  Gross assets \$ 5,272,  DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:	884.30 463.61 438.00 .025.61
Cash in company's office	884.30 463.61
Deposited in trust companies and banks not on interest	884.30 463.61
Deposited in trust companies and banks on interest	884.30 463.61
Agents' balances representing business written subsequent to October 1, 1907	884.30 463.61
1, 1907	884.30 463.61
Total ledger assets, as per balance   \$ 5,080,	884.30 463.61
NON-LEDGER ASSETS.   191,   Gross assets   191,   Edger assets over market value, viz.:   Edger assets over market value, viz.:   164,   Edger assets   164,   Edger assets	884.30 463.61
Market value (not including interest) of bonds and stocks over book value   191,	463.61
Cross assets	463.61
DEDUCT ASSETS NOT ADMITTED.	438.00
Book value of ledger assets over market value, viz.:   Bonds and stocks	
Bonds and stocks	
Bonds and stocks	
LIABILITIES.   49,580.23	025.61
Gross losses adjusted and unpaid	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses - 228,657.65	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses - 228,657.65	
Gross claims for losses resisted 6.150.00  Total \$284,387.88	
Gross claims for losses resisted 6.150.00  Total \$284,387.88	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,445,607.84; unearned premiums (fifty per cent.)	.098.87
Gross premiums (less reinsurance) received and receivable upon all un-	
expired fire risks running more than one year from date of policy,	
\$2,368,203.99; unearned premiums (pro rata)	
Total unearned premiums as computed above 2,035,	936.55
Cash dividends remaining unpaid to stockholders	710.98
Commissions, brokerage and other charges due or to become due to agents and	402.11
m . 1	148.51
Total amount of all liabilities, except capital \$2,277.  Capital actually paid up in cash \$2,000,000.00	148.51
Surplus over all liabilities	
Surplus as regards policyholders2,830,	
Total liabilities	025.61
RISKS AND PREMIUMS.  Gross P	Dro-
Fire Risks. miums The	
In force December 31, 1906\$ 337,005,632.00 \$ 3,946,	807.20
Written or renewed in 1907	750.60
Total\$ 612,448,377.00 \$ 7,457,	557.80
Deduct expirations and cancellations 237,839,180.00 3,065,	
In force December 31, 1907	159.92
	348.09
Net amount in force\$ 327,855,844.00 \$ 3.813,	811.83

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written, Term.	Amount Covered.	Gross Premiums Charged, Less Reinsurance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less	\$ 100,084,988.00	\$ 1,445,607.84	One-half	\$ 722,803.92
In 1906 2 years	1,031,281.00	11,962.00	One-fourth	2,990.50
In 1907 2 years	1,593,737.00	16,941.10	Three-fourths	12,705.81
In 1905 3 years	42,114,226.00	413,338.21	One-sixth	68,889.70
In 1906 3 years	53,150,706.00	516,255.38	One-half	258, 127.69
In 1907 3 years	61,217,721.00	636,532.76	Five-sixths	530,443.95
In 1904 4 years	388,756.00	3,434.06	One-eighth	429.25
In 1905 4 years	503,794.00	5, 117.46	Three-eighths	1,919.04
In 1906 4 years	1,017,046.00	9,472.40	Five-eighths	5,920.25
In 1907 4 years	1,093,895.00	11,294.43	Seven-eighths	9,882.60
In 19035 years	9,836,521.00	108,531.63	One-tenth	10,853.16
In 1904 5 years	10,937,808.00	122,854.19	Three-tenths	36,856.23
In 1905 5 years	11,405,398.00	128,055.31	One-half	64,027-65
In 1906 5 years	15,831,867.00	179, 433, 52	Seven-tenths	125,603.45
In 1907 5 years	17,648,100.00	204,981.54	Nine-tenths	184,483.35
Total	\$ 327,855,844.00	\$ 3,813,811.83		\$ 2,035,936.55

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard———————————————————————————————————	
Total amount loaned to directors or other officers	688,000.00
Total amount loaned to stockholders not officers	
Losses incurred during the year-fire	1,162,969.26

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	930,372.00
Premiums received	12,510.10
Losses paid	8,016.20
Losses incurred	7,851.06
Losses now unpaid	

817.00

1,365.95

### ATLANTA HOME INSURANCE COMPANY.

Incorporated 1881.

Commenced Business 1882.

JOEL HURT, President.

W. D. DEANE, Secretary.

Home Office, 223 Equitable Building, Atlanta, Ga.

#### CAPITAL STOCK.

	INCOME.	n:	
G	\$	Fire.	
	atement and return premiums	190,571.07	
	_		
Received for premiums (o	ther than perpetual)		146,346.23
Gross interest on mortgage loan	ıs\$	6,257.15	
Gross interest on collateral loan	8	2,869.84	
Gross interest on bonds and div	idends on stocks	8,000.59	
Gross interest on deposits		772.45	
Total gross interest			17,900.03
Gross profit on sale or maturity			
	*		3,210.00
Gross increase in book value of			
	\$	305.00	
Stocks		28.13	
	_		333.13
Total income		\$	167,789.39
Sum of both amounts		\$	553, 967. 73
	DISBURSEMENTS.		
Gross amount naid noliceholder	s for losses (including \$3,755 occurring	Fire.	
	\$	34,506-89	
	nsurance in other companies	284, 62	
	lders for losses		34, 222.27
	tlement of losses		488.12
	r dividends		7,000.00
	*****		27, 264.89
	1,429.61) of special and general agents		3,529.61
	arges of officers, directors, trustees and		
			8, 118. 27
			1,456.20
	nd stationery, \$619.20		1,006.05
	and express		913.42
			300.00
			1,090.50
	associations		1,312.81
	nd salvage corps assessments, fees, tax		
•			157.71
State taxes on premiums			1,243.60

Insurance Department licenses and fees -----

All other licenses, fees and taxes -----

Gross decrease in book value of ledger assets, viz.:	2 050 00	
Bonds	6, 250. 00 931.23	
Total		7, 181. 28 311. 17
Profit and loss (agents accounts)		2,30
General expenses		2.937.16
Exchange on remittances		88.79
Total disbursements	\$	93,807.05
Balance	\$	460, 160. 68
LEDGER ASSETS.		
Mortgage loans on real estate\$	102,550.00	
Loans secured by pledge of bonds, stocks or other collaterals	60,346.25	
Book value of bonds, excluding interest, \$185,000; stocks, \$70,800	255,800.00	
Cash in company's office	10.94	
Deposited in trust companies and banks not on interest	2,693.08	
Deposited in trust companies and banks on interest	7, 174. 04	
Agents' balances representing business written subsequent to October 1, 1907	29, 036, 94	
Agents' balances representing business written prior to October 1, 1907-	2,549.43	
Total ledger assets, as per balance	\$	460,160.68
NON-LEDGER ASSETS,		
Interest accrued on mortgages\$	2,753.40	
Interest accrued on bonds	1,160,42	
Interest accrued on collateral loans	46.67	
Interest accrued on other assets	863.50	
Total interest accrued		4,823.99 1,500.00
	_	
Gross assets	\$	466,484.67
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures and safes\$	1,500.00	
Agents' balances representing business written prior to October 1, 1907-	2,549.43	
Book value of ledger assets over market value, viz,:		
Bonds and stocks	20, 252, 50	
Total		24,301.93
Total admitted assets	\$	442,182.74
LIABILITIES.	- 1	
Gross claims for losses in process of adjustment or in suspense, includ-		
ing all reported and supposed losses\$	5,783.00	
Gross claims for losses resisted	3,550.00	
Total	9,333.00	
Deduct reinsurance due or accrued	341.00	
Net amount of unpaid losses and claims		8,992.00
Gross premiums (less reinsurance) received and receivable upon all un-		0,002.00
expired fire risks running one year or less from date of policy, in-		
cluding interest premiums on perpetual fire risks; unearned premi-		
ums (fifty per cent.)\$	53,241.08	
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running more than one year from date of policy;		
unearned premiums (pro rata)	37,851.02	
_		
Total unearned premiums as computed above		91,092,10

Cash dividends remaining unpaid to stoc Guarantee retained on purchase of bonds					.\$	7,000.00 180.00
Total amount of all liabilities, exce	pto	eapi	al		S	107,264.10
Capital actually paid up in cash						101,101.10
Surplus over all liabilities						
Surplus as regards policyholders					-	334,918.64
Total liabilities					-\$	442, 182.74
RISE	23	AN	D PREMIUM	rs ·	-	
10101			o i italiii o ii			Gross Pre-
				Fire Risks.		iums Thereon.
In force on the 31st day of December, 190					\$	136, 122, 82
Written or renewed during the year				15,019,661.00	_	190,571.07
Total				\$23,169,364.00	\$	326, 693.89
Deduct those expired and marked off as	ter	mina	ted	10,584,807.00		140,884.20
In force at end of the year				\$12,584,557,00	\$	185,809,69
Deduct amount reinsured					-	10,365.89
					-	
Net amount in force				\$11,822,487.00	\$	175, 443.80
RECAPITULATION  Year Amount Written, Term, Covered.	0	miu 1	RE RISKS A Fross Pre- ms Charged, Less Rein- surance.			Amount of Premium Unearned.
In 19071 year or less\$ 7,840,864.	00	s	106, 483, 86	One-half	2	53,241.98
In 19062 years 52,970.		*	443, 57	One-fourth	-	110.89
In 19072 years 22, 945.			639.74	Three-fourths		479.80
In 19053 years 609, 219.			10,621.87	One-sixth		1,684.98
In 19063 years 794,184.			12,216.07	One-half		6,108.03
In 19073 years 1,221,220.			17,378,73	Five-sixths		14,482.28
In 19054 years 7,050			165.16	Three-eighths		61.93
In 1906 4 years 2,600.			46.29	Five-eighths		28.93
In 19035 years 221,276.			4,821,09	One-tenth		482,10
In 1904 5 years 263,757-	00		5,074.69	Three-tenths	_	1,522.41
In 1905 5 years 226,719.			5,165.66	One-half	_	2,582.83
In 19065 years 287, 491.	00		9,472.14	Seven-tenths	_	4,530.50
In 19075 years 272, 192.	00		6,414.93	Nine-tenths	_	5,773.44
Totals\$ 11,822,487.	00	\$	175, 443. 80		s	91, 092, 10
	=	=			=	
GENER	ΑL	IN	TERROGATO	PRIES.		
Largest amount written on any one haza	rd.				-\$	30,000.00
Total amount of the company's stock own						114,000.00
Total amount loaned to directors or other						27,000.00
Total amount loaned to stockholders not					-	23,000.00
Losses incurred during the year-fire						35,899.27
BUSINESS IN THE STATE O	) Er	MOI	OTH CAROL	INA DUDING THE	-	A D
DUSINESS IN THE STATE C	, r	1401	THE CAROL	INA DUMING THE		AR. Fire Risks.
Risks written						822,530.00
Premiums received					-	12,383.35
Losses paid						4,772.86
Losses incurred						5,827,86
Losses now unpaid						2,805.00
WANTED TO IT WANTED					-	2,000,00

### CAMDEN FIRE INSURANCE ASSOCIATION.

Incorporated March, 1841.

Commenced Business April, 1841.

EDMUND E. READ, JR., President. JOSEPH K. SHARPE, Secretary and Treasurer.

Home Office, 434 Federal Street, Camden, N. J.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$400,000.00. Amount of ledger assets (as per balance) December 31 of previous year----\$ 1,556,956.13 INCOME

INCOME.		
	Fire.	
Gross premiums\$ 1,6		
Deduct reinsurance, rebate, abatement and return premiums	25, 913. 40	
Received for premiums (other than perpetual)		1,177,914.04
Deposit premiums written on perpetual risks (gross)		1,523,80
Gross interest on mortgage loans\$	23, 130, 48	
Gross interest on collateral loans	1.557.13	
Gross interest on bonds and dividends on stocks	36, 409, 00	
Gross interest on deposits	1, 105, 91	
Gross interest from all other sources	44.07	
Gross rents from company's property	556.77	
Total gross interest and rents-		20 000 00
		62,803.36
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds Transfer fees		911.25
Transfer fees		25.00
Total income	\$	1,243,176.45
Sum of both amounts	\$	2,800,132.58
DISBURSEMENTS.		
	Fire.	
Gross amount paid policyholders for losses (including \$91,722.78 oc-		
	38,736.08	
Deduct amount received for salvage, \$2,871.76; and for reinsurance in		
other companies, \$58,565.78	61,437.54	
Net amount paid policyholders for losses		577, 298, 54
Expense of adjustment and settlement of losses		5, 322, 88
Deposit premiums returned		875, 55
Paid stockholders for interest or dividends (amount declared during the year		39, 980, 50
Commission or brokerage		328, 307, 86
Salaries (\$3,500) and expenses (\$977.58) of special and general agents		4,477,58
Salaries, fees and all other charges of officers, directors, trustees and ho		4,411.00
employees		29, 843, 58
Advertising, \$1,325.41; printing and stationery, \$7,195.46		8,520,87
Postage, telegrams, telephone and express		2,517.70
Legal expenses		35.00
Furniture and fixtures		605.77
Maps, including corrections		3, 177. 50
Underwriters' boards and tariff associations		7,498.16
Fire department fire natrol and salvage corns assessments fees taxes and a		9 197 91
Fire department, fire patrol and salvage corps assessments, fees, taxes and e	xpenses-	2,187.21
Inspections and surveys	xpenses-	210.76
Inspections and surveys	xpenses-	210.76 269.08
Inspections and surveys	xpenses-	210.76 269.08 583.25
Inspections and surveys  Repairs and expenses (other than taxes) on real estate—  Taxes on real estate—  State taxes on premiums—	xpenses-	210,76 269,08 583,25 12,457,73
Inspections and surveys	xpenses-	210,76 269,08 583,25

Gross loss on sale or maturity of ledger assets, viz.:  Real estate		
Bonds	\$	333.12
Miscellaneous items of expense		4,949.56
Total disbursements	\$	1,035,616.89
Balance	\$	1,764,515.69
LEDGER ASSETS.		
Book value of real estate\$	54, 261, 38	
Mortgage loans on real estate	469,846.27	
Loans secured by pledge of bonds, stocks or other collaterals	49,000.00	
Book value of bonds, excluding interest, \$724,038.99; stocks, \$255,401.99-	979, 440. 98	
Cash in company's office	369.52	
Deposited in trust companies and banks not on interest	703.46	
Deposited in trust companies and banks on interest	58,107.86	
1, 1907	152, 170, 21	
Agents' balances representing business written prior to October 1, 1907-	516.01	
Cash deposit with Philadelphia Underwriters' Association	100.00	
		1 504 515 00
	\$	1,764,515.69
NON-LEDGER ASSETS.		
Interest due (\$143,19) and accrued (\$5,363.73) on mortgages	5,506.92	
Interest accrued on bonds	5,187.05	
Interest accrued on collateral loans	635,00	
Interest accrued on other assets		
Total interest due and accrued  Due for reinsurance on losses paid		11,642.99 2,889.29
Gross assets	\$	1,779,047.97
Gross assets DEDUCT ASSETS NOT ADMITTED.	\$	1,779,047.97
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-\$		1,779,047.97
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907.\$  Book value of ledger assets over market value, viz.;	516.01	1,779,047.97
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-\$	516.01 5,661.38	1,779,047.97
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-\$ Book value of ledger assets over market value, viz.: Real estate	516.01 5,661.38 44,970.98	
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-\$ Book value of ledger assets over market value, viz.: Real estate Bonds and stocks Total.	516.01 5,661.38 44,970.98	51,148.37
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-\$ Book value of ledger assets over market value, viz.: Real estate	516.01 5,661.38 44,970.98	51,148.37
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-\$ Book value of ledger assets over market value, viz.: Real estate Bonds and stocks Total.  Total admitted assets	516.01 5,661.38 44,970.98	51,148.37
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-\$ Book value of ledger assets over market value, viz.: Real estate	516.01 5,661.38 44,970.98	51,148.37
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-\$ Book value of ledger assets over market value, viz.:  Real estate Bonds and stocks  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted, not yet due.  \$ Gross losses adjusted, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, includ-	516.01 5,661.38 44,970.98	51,148.37
Agents' balances representing business written prior to October 1, 1907-\$ Book value of ledger assets over market value, viz.: Real estate Bonds and stocks Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted, not yet due. \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	516, 01 5, 661, 38 44, 970, 98 1, 498, 50	51,148.37
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907-\$ Book value of ledger assets over market value, viz.:  Real estate Bonds and stocks  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted, not yet due.  \$ Gross losses adjusted, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, includ-	516.01 5,661.38 44,970.98	51,148.37
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907.\$ Book value of ledger assets over market value, viz.: Real estate Bonds and stocks  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted, not yet due. \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Gross claims for losses resisted.	516. 01 5, 661. 38 44, 970. 98 1, 498. 50 116, 686. 50 400. 00 118, 580. 00	51,148.37
Agents' balances representing business written prior to October 1, 1907-\$ Book value of ledger assets over market value, viz.: Real estate Bonds and stocks Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted, not yet due.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Gross claims for losses resisted	516, 01 5, 661, 38 44, 970, 98 1, 498, 50 116, 686, 50 400, 00	51,148.37
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907.\$ Book value of ledger assets over market value, viz.: Real estate Bonds and stocks  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted, not yet due. \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Gross claims for losses resisted.	\$16.01 5,661.38 44,970.98 1,498.50 116,686.50 400.00 118,580.00 8,655.00	51,148.37
Agents' balances representing business written prior to October 1, 1907-\$ Book value of ledger assets over market value, viz.: Real estate Bonds and stocks  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted  Total  Seduct reinsurance due or accrued  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-	\$16.01 5,661.38 44,970.98 1,498.50 116,686.50 400.00 118,580.00 8,655.00	51,148.37 1,727,899.60
Agents' balances representing business written prior to October 1, 1907-\$ Book value of ledger assets over market value, viz.: Real estate Bonds and stocks Total Total admitted assets  LIABILITIES. Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Gross claims for losses resisted Total  Net amount of unpaid losses and claims Gross permiums (less reinsurance) received and receivable upon all un-	\$16.01 5,661.38 44,970.98 1,498.50 116,686.50 400.00 118,580.00 8,655.00	51,148.37 1,727,899.60
Agents' balances representing business written prior to October 1, 1907.\$ Book value of ledger assets over market value, viz.: Real estate Bonds and stocks Total Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Total  Deduct reinsurance due or accrued  Net amount of unpaid losses and claims Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$822,970.10; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risk running one year or less from date of policy, including interest premiums on perpetual fire risks, \$822,970.10; unearned premiums (fifty per cent.)	516. 01 5, 661. 38 44, 970. 98 1, 498. 50 116, 686. 50 400. 00 118, 580. 00 8, 655. 00 \$411, 485. 05	51,148.37 1,727,899.60
Agents' balances representing business written prior to October 1, 1997-\$ Book value of ledger assets over market value, viz.: Real estate Bonds and stocks  Total.  Total admitted assets  LIABILITIES. Gross losses adjusted, not yet due  gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total  Total  Net amount of unpaid losses and claims  Peduct reinsurance due or accrued:  Net amount of unpaid losses and claims  Total  Soross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$822,970.10; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, including interest premiums more than one year from date of policy, spot, 482.18; unearned premiums (pro rata).	516. 01 5, 661. 38 44, 970. 98 1, 498. 50 116, 686. 50 400. 00 118, 580. 00 8, 655. 00	51,148.37 1,727,899.60
Agents' balances representing business written prior to October 1, 1907.\$ Book value of ledger assets over market value, viz.: Real estate  Bonds and stocks  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted, not yet due  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted  Total  Sequence of the process of adjustment or in suspense, including all reported and supposed losses  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$82,297.01.0; unearned premiums (lefty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$80,382.18; unearned premiums (pro rata).  Excess of original premiums one premount received for reinsurance, \$200.482.18; unearned premiums (pro rata).	516. 01 5, 661. 38 44, 970. 98 1, 498. 50 116, 686. 50 400. 00 118, 580. 00 8, 655. 00 411, 485. 05 518, 626. 56	51,148.37 1,727,899.60
Agents' balances representing business written prior to October 1, 1997-\$ Book value of ledger assets over market value, viz.: Real estate Bonds and stocks  Total.  Total admitted assets  LIABILITIES. Gross losses adjusted, not yet due  gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total  Total  Net amount of unpaid losses and claims  Peduct reinsurance due or accrued:  Net amount of unpaid losses and claims  Total  Soross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$822,970.10; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, including interest premiums more than one year from date of policy, spot, 482.18; unearned premiums (pro rata).	516. 01 5, 661. 38 44, 970. 98 1, 498. 50 116, 686. 50 400. 00 118, 580. 00 8, 655. 00 	51,148.37 1,727,899.60

Amount reclaimable by the insured on perpetual fire insura cent, of the premium or deposit received	\$	24,679.60 247.30
Salaries, rents, expenses, bills, accounts, fees, etc., due or a Reinsurance premiums		12.84 1,117.74
Total amount of all liabilities, except capital	\$ 400,000.00	1,073,705.86
Surplus as regards policyholders		654, 193, 74
Total liabilities	-	1,727,899,60
Total Habilities	=	1, 121, 033.00
RISKS AND PREMIU		Gross Pre- iums Thereon.
In force on the 31st day of December, 1906		1,578,278,43
Written or renewed during the year		1,603,826.44
	\$ 255,161,999.00 \$	
Deduct those expired and marked off as terminated		3, 182, 104, 87 1, 301, 101, 10
In force at end of the year	\$ 159,019,404.00 \$ 11,799,484.00	1,881,003.77 154,551,49
Net amount in force		1,726,452.28
RECAPITULATION OF FIRE RISKS	AND PREMIUMS	
Gross Pre-	AND TREMICIES.	
Year Amount Covered Eless Rein- Written, Term. Covered, surance.	d, Fraction Unearned.	Amount of Premium Unearned.
In 19071 year or less \$ 65,802,820.00 \$ 822,970.10		411, 485. 05
In 1906 2 years 76,607.00 563.36		140.84
In 1907 2 years 146,540.00 1,205.3	7 Three-fourths	904.03
In 1905 3 years 13,658,814.00 143,890.5	8 One-sixth	23,981.76
In 1906 3 years 17,797,246.00 196,413.00		98,206.55
In 1907 3 years 21,924,249.00 236,746.8		197,289.03
In 1904 4 years 59,810,00 404.6		50.58
In 1905 4 years 71,475.00 738.30		276.86
In 1906 4 years 90,817.00 887.80 In 1907 4 years 108,000.00 1,169.70		554.93 1,023,57
In 1903 5 years 2,742,270.00 28,856.4		2,885,64
In 1904 5 years 4,083,118.00 45,747.85		13,724.35
In 1905 5 years 5,404,001.00 65,074.63		32,537,33
In 19065 years 6,815,024.00 82,950,70		58,065.49
In 19075 years 7,985,559.00 93,595.55	Nine-tenths	84,235.97
Over 5 years 453,570.00 5,237.19	Pro rata	4,749.63
Total \$ 147,219,920,00 \$ 1,726,452.28	8	930, 111. 61
Perpetual risks 1,181,766,00 27,421,78	90 per cent	24,679.60
Grand total\$ 148,401,686.00 \$ 1,753,874,06	3	954, 791. 21
GENERAL INTERROGAT	TORIES.	
Largest amount written on any one hazard	\$	230,000.00
Total amount of the company's stock owned by the director	s at par value	72,405.00
Total amount loaned to directors or other officers		10,000.00
Total amount loaned to stockholders not officers		25,000.00
Losses incurred during the year-fire		558,034.20
BUSINESS IN THE STATE OF NORTH CARO	LINA DURING THE YE	AR. Fire Risks.
Risks written		285,391.00
		4,334.00
Losses paid		2,218.00
Losses incurred		1,732.00
Losses now unpaid		19.00
	=	

### CITIZENS INSURANCE COMPANY

Incorporated February 2, 1837.

Commenced Business 1837.

GEORGE L. CHASE, President.

THOMAS H. SCOTLAND, Secretary.

Home Office, 1101-1121 Pierce Building, St. Louis, Mo.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year\$	696,095.78
INCOME.	
Marine and Fire. Inland:	
Gross premiums \$2,218,435.75 \$ 298.35	
Deduct reinsurance, rebate, abatement and return pre-	
miums	
\$ 464,569.94 \$ 89.51	
Received for premiums (other than perpetual)	464,659.45
Gross interest on mortgage loans	
Gross interest on bonds and dividends on stocks 14, 455, 36	
Gross interest on deposits	
Total gross interest	
Total gross interest	23, 549. 60
Total income\$	488,209.05
Sum of both amounts\$	1,184,304.83
DISBURSEMENTS	
Fire,	
Gross amount paid policyholders for losses (including \$150,081.82 occur-	
ing in previous years)\$ 985, 241.90	
Deduct amount received for salvage, \$9,714.34; and for reinsurance in	
other companies, \$736,691.06	
Net amount paid policyholders for losses	238,836.50
Expense of adjustment and settlement of losses	3,122.68
Commission or brokerage	78,200.42
Salaries (\$22,052.02) and expenses (\$12,270.88) of special and general agents	34,322.90
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	17,231.16
Rents	2,343.56
Advertising, \$615.61; printing and stationery, \$2,303.75	2,919.36
Postage, telegrams, telephone and express	3,778.61
Legal expenses	24.67
Furniture and fixtures	443.75
Maps, including corrections	1,364.60
Underwriters' boards and tariff associations	4,735.91
Fire department, fire patrol and salvage corps assessments, fees, taxes and ex-	
penses	1,155.74
Inspections and surveys	2,622.68
Taxes on real estate	122.55
State taxes on premiums	9,709.34
Insurance Department licenses and fees	3,820.27
All other licenses, fees and taxes	2,100.35
Agents' balances charged off	58.78
Miscellaneous expenses	6,448.25
Total disbursements\$	413,362.08
Balance	770,942,75
Balance	1101742-10

## LEDGER ASSETS.

LEDGER ASSETS.			
Book value of real estate\$	400-00		
Mortgage loans on real estate	149,240.00		
Book value of bonds, excluding interest, \$443,977.50; stocks, \$675	444,652.50		
Cash in company's office	196.24		
Deposited in trust companies and banks not on interest	20,333.07		
Deposited in trust companies and banks on interest	58,383.05		
Agents' balances representing business written subsequent to October 1, 1907	97,737.89		
Total ledger assets, as per balance		5	770, 942, 75
NON-LEDGER ASSETS.			
Interest accrued on mortgages\$	2,183.00		
Interest accrued on bonds	6,547.00		
Total interest accrued			8,730.00
Gross assets		\$	779,672.75
DEDUCT ASSETS NOT ADMITTED.			
Book value of ledger assets over market value, viz.:			******
Bonds			32,952.50
Total admitted assets		\$	746, 720. 25
LIABILITIES.			
Gross losses adjusted not yet due\$	26,571.63		
Gross claims for losses in process of adjustment or in suspense, includ-			
ing all reported and supposed losses	133,927.99		
Gross claims for losses resisted	23,779.00	)	
Total\$	184, 278-62	2	
Deduct reinsurance due or accrued	142,110.95	5	
and the state of t		2	42 167, 67
Net amount of unpaid losses and claims		.\$	42, 167, 67
Gross premiums (less reinsurance) received and receivable upon all un-		.\$	42, 167. 67
Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running one year or less from date of policy, in-		\$	42, 167. 67
Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running one year or less from date of policy, in- cluding interest premiums on perpetual fire risks, \$327,222; un-	163,611.00		42, 167. 67
Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running one year or less from date of policy, in- cluding interest premiums on perpetual fire risks, \$327,222; un- earned premiums (fifty per cent.)			42, 167. 67
Gross premiums (less reinsurance) received and receivable upon all uncupired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; uncarned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all uncupired for the properties of the			42, 167- 67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$27,222; unearned premiums (fifty per cent.)		0	42, 167. 67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance,	163,6I1.00	3	42, 167. 67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$27,222; unearned premiums (fifty per cent.)	163,611.00	3	42, 167. 67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559.85; unearned premiums (pro rata)	163,611.00 197,313.16 289.16	6	42, 167. 67 361, 213. 32
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559,85; unearned premiums (pro rata)  Total unearned premiums as computed above	163,611.00 197,313.16 289.16	6	361,213,32
Gross premiums (less reinsurance) received and receivable upon all uncluding interest premiums on perpetual fire risks, \$327,222; uncarned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559,85; unearned premiums (pro rata)  Total unearned premiums ac computed above.  Total amount of all liabilities, except capital	163,611.00 197,313.16 289.16	6	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559.85; unearned premiums (pro rata)  Total unearned premiums as computed above—  Total amount of all liabilities, except capital  Ganital actually paid up in cash	163,611.00 197,313.16 289.16	6 - \$ 0	361,213.32
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559.85; unearned premiums (pro rata)  Total unearned premiums as computed above  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$urplus over all liabilities.	163,611.00 197,313.16 289.10 200,000.0 143,339.2	66	361,213.32 403,380.99
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559.85; unearned premiums (pro rata)  Total unearned premiums as computed above  Total amount of all liabilities, except capital  Capital actually paid up in cash  Surplus over all liabilities.  Surplus as regards policyholders	163,611.00 197,313.16 289.16 200,000.0 143,339.2	6 - - - 0 6	361,213,32 403,380,99 343,339,26
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559.85; unearned premiums (pro rata)  Total unearned premiums as computed above—  Total amount of all liabilities, except capital  Capital actually paid up in cash	163,611.00 197,313.16 289.16 200,000.0 143,339.2	6 - - - 0 6	361,213.32 403,380.99
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559.85; unearned premiums (pro rata)  Total unearned premiums as computed above  Total amount of all liabilities, except capital  Capital actually paid up in cash  Surplus over all liabilities.  Surplus as regards policyholders	163,611.00 197,313.16 289.10 200,000.0 143,339.2	66 \$ 00 66	361,213.32 403,380.99 343,339.26 746,720.25 ross Pre-
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559,85; unearned premiums (pro rata)  Total unearned premiums as computed above  Total amount of all liabilities, except capital  Capital actually paid up in cash.  Surplus over all liabilities.  Total liabilities.  RISKS AND PREMIUMS,	163,611.00 197,313.16 289.10 200,000.0 143,339.2	566	361,213.32 403,380.99 348,339.26 746,720.25 ross Fre- ms Thereon.
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559.85; unearned premiums (pro rata)  Total unearned premiums as computed above.  Total amount of all liabilities, except capital  Capital actually paid up in cash.  Surplus over all liabilities.  Surplus as regards policyholders  Total liabilities.  RISKS AND PREMIUMS.  Fin force on the Sist day of December, 1906.	163,611.00 197,313.16 289.11 200,000.0 143,339.2	\$ 00 66	361, 213, 32 403, 380, 99 343, 389, 26 746, 720, 25 ross Pre-ross Thereon. 2, 261, 317, 39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559,85; unearned premiums (pro rata)  Total unearned premiums as computed above  Total amount of all liabilities, except capital  Capital actually paid up in cash.  Surplus over all liabilities.  Total liabilities.  RISKS AND PREMIUMS,	163,611.00 197,313.16 289.11 200,000.0 143,339.2	\$ 00 66	361,213.32 403,380.99 348,339.26 746,720.25 ross Fre- ms Thereon.
Gross premiums (less reinsurance) received and receivable upon all uncluding interest premiums on perpetual fire risks, \$327,222; uncluding interest premiums on perpetual fire risks, \$327,222; uncluding interest premiums on perpetual fire risks, \$327,222; uncluding interest premiums (interest premiums (experimental fire risks, \$327,222; uncluding fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559,85; unearned premiums (pro rata)  Total unearned premiums as computed above.  Total amount of all liabilities, except capital  Capital actually paid up in cash  Surplus over all liabilities.  Total liabilities  RISKS AND PREMIUMS.  Fin force on the 31st day of December, 1906	163,611.00 197,313.16 289.10 200,000.0 143,339.2 re Risks. ,035,379.00 ,681,590.00 ,716,969.00	\$ 00 66	361, 213, 32 403, 380, 99 343, 389, 26 746, 720, 25 ross Pre-ross Thereon. 2, 261, 317, 39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559.85; unearned premiums (pro rata)  Total unearned premiums (pro rata)  Total amount of all liabilities, except capital  Capital actually paid up in cash  Surplus over all liabilities  RISKS AND PREMIUMS.  Fig. 1858 AND PREMIUMS.  In force on the 31st day of December, 1906. \$130 Written or renewed during the year 150	163,611.00 197,313.16 289.10 200,000.0 143,339.2 re Risks. ,035,379.00 ,681,590.00 ,716,969.00	\$ 00 66	361, 213, 32 403, 380, 99 343, 339, 26 746, 720, 25 ross Frecon. ms Thereon. 2, 261, 317, 39 2, 213, 435, 75
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,222; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559,85; unearned premiums (pro rata)  Total unearned premiums as computed above  Total amount of all liabilities, except capital  Capital actually paid up in cash	163, 611.00 197, 313.16 289.16 200, 000.0 143, 339.2 re Risks. ,035, 379.00 ,681, 590.00 ,716, 969.00 ,439, 858.00	66 	361,213.32 403,380.99 343,339.26 746,720.25 ross Frema Thereon. 2,213,17.39 2,218,475.14 2,094,106.97
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,292; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559.85; unearned premiums (pro rata)  Total unearned premiums (pro rata)  Total amount of all liabilities, except capital  Capital actually paid up in cash.  Surplus over all liabilities.  Surplus as regards policyholders  Total liabilities  RISKS AND PREMIUMS.  Fin force on the 31st day of December, 1906.  \$133  Written or renewed during the year  Total.  \$206  Deduct those expired and marked off as terminated  In force at end of the year  \$206	163, 611.00 197, 313.16 259.10 200, 000.0 143, 339.2 re Risks. 035, 379.00 6, 681, 590.00 7.716, 999.00 4, 237, 7111.00	36 66 	361,213,32 403,380,99 343,339,26 746,720,25 ross Pre- ms Thereon. 2,621,317,39 2,218,435,75 4,839,753,14
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,292; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559.85; unearned premiums (pro rata)  Total unearned premiums (pro rata)  Total amount of all liabilities, except capital  Capital actually paid up in cash	163, 611.00 197, 313.16 259.10 200, 000.0 143, 339.2  re Risks. , 035, 379.00 , 681, 590.00 , 716, 989.00 , 277, 711.00	55 66 	361, 213, 32 403, 380, 99 343, 389, 26 746, 720, 25 ross Pre- ms Thereon. 2, 621, 317, 39 2, 218, 435, 75 4, 889, 753, 14 2, 094, 106, 97 2, 745, 646, 17 2, 046, 888, 17
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,292; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$371,536; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$559,85; unearned premiums (pro rata)  Total unearned premiums as computed above  Total amount of all liabilities, except capital  Capital actually paid up in cash  Surplus over all liabilities  RISKS AND PREMIUMS.  Fin force on the 31st day of December, 1906.  \$133  Written or renewed during the year  Total.  \$206  Deduct those expired and marked off as terminated  In force at end of the year  \$206	163, 611.00 197, 313.16 259.10 200, 000.0 143, 339.2  re Risks. , 035, 379.00 , 681, 590.00 , 716, 989.00 , 277, 711.00	36 66 	361,213,32 403,380,99 343,389,26 746,720,25 ross Pre- ms Thereon. 2,621,317,39 2,218,435,75 4,839,753,14 2,094,106,97 2,745,646,17

			Gross Pre- miums Thereon.
Written or renewed during the year	-\$ 60,209	00	\$ 298.35
Total	\$ 60,209.	00	\$ 298.35
Deduct those expired and marked off as terminated	- 60,209.	00	298.35

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term,	Amount Covered.	Gross Pre- miums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less \$	21, 359, 316.00	\$ 327,222.00	One-half\$	163,611.00
In 19062 years	171.165.00	1,728.00	One-fourth	432.00
In 1907 2 years	136,758.00	1,652.00	Three-fourths	1,239.00
In 19053 years	7,498,052.00	80,920.00	One-sixth	13,486.67
In 19063 years	8,028,549.00	90,602.00	One-half	45,301.00
In 1907 3 years	8,822,228.00	101,225.00	Five-sixths	84, 354, 17
In 19044 years	79,557.00	724.00	One-eighth	90.50
In 19054 years	95,894.00	1.113.00	Three-eighths	417.37
In 19064 years	78,437.00	700.00	Five-eighths	437.50
In 1907 4 years	53,729.00	778.00	Seven-eighths	680.75
In 1903 5 years	1,028,464.00	12,955.00	One-tenth	1,295.50
In 1904 5 years	1,259,273.00	15, 693.00	Three-tenths	4,707.90
In 19055 years	1,619,712.00	19,913.00	One-half	9,956.50
In 19065 years	1,602,187.00	21,327.00	Seven-tenths	14,928.90
In 19075 years	1,709,601.00	22, 206, 00	Nine-tenths	19, 985, 40
Total\$	53, 542, 922.00	\$ 698,758.00	\$	360.924.16

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	15,000.00
Total amount of the company's stock owned by the directors at par value	199.860.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year—fire	238,084.84

## BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written\$	1,286,114.00
Premiums received	24,225.59
Losses paid	10, 133, 61
Losses incurred	9,942.90
Losses now unpaid	1,534-29

## THE CONTINENTAL INSURANCE COMPANY.

Incorporated January, 1853.

Commenced Business January, 1853.

HENRY EVANS, President.

J. E. LOPEZ and E. L. BALLARD, Secretaries.

Home Office, 46 Cedar Street, New York, N. Y.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$1,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year .......\$ 16,794,621.42

INCOME.

Fire.

Gross premiums	\$ 8,014,037.03	
Deduct reinsurance, rebate, abatement and return premiums	1,295,709.91	
Received for premiums (other than perpetual)		6,718,327.12
Gross interest on mortgage loans	\$ 9,219.04	
Gross interest on bonds and dividends on stocks	610,091.19	
Gross interest on deposits	31,939.71	
Gross interest from all other sources	14,752.15	
Gross rents from company's property	72,133.18	
Total gross interest and rents		738, 135. 27
Gross profit on sale or maturity of ledger assets, viz.:  Real estate	.\$ 200,000.00	
Bonds.		
Stocks		207.369.00
Gross increase in book value of ledger assets, viz.:		201,003.00
Real estate	\$ 9,000.00	
Bonds	_ 38,750.00	
Stocks	_ 530,036.00	
Suspense account		577,786.00 260.76
Total income	-	8,241,878.15
Sum of both amounts	\$	25,036,499.57

### DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$364,344.12 occurring in previous years). \$3,057,046.63

Deduct amount received for salvage, \$28,106.92; and for reinsurance in other companies, \$178,415.82. 206,522.44

Net amount paid policyholders for losses	2,850,524.19
Expense of adjustment and settlement of losses	82, 410, 75
Paid stockholders for interest or dividends (amount declared during the year,	
\$450,000)	449,775.00
Scrip or certificates of profits redeemed in cash	151.00
Interest paid to scripholders	9.18
Commission or brokerage	1,466,071.47
Allowances to local agencies for miscellaneous agency expenses.	2,758.06
Salaries (\$90,478.06) and expenses (\$74,429.55) of special and general agents	164, 907, 61
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	332,330.82

 employees
 332,330.82

 Rents
 17,649.92

 Advertising, \$23,902.99; printing and stationery, \$39,518.80
 63,421.79

Postage, telegrams, telephone and express	\$ 60,725.75
Legal expenses	995.71
Furniture and fixtures	15,789.51
Maps, including corrections	11,586.12
Underwriters' boards and tariff associations	52, 406.77
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.	
Inspection and surveys	12,076.93
Repairs and expenses (other than taxes) on real estate	39,477.60
Taxes on real estate	13,627.25
State taxes on premiums and Insurance Department licenses and fees	140,781.90
Municipal taxes	17,881.34
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate	
Bonds 6,000.00 Stocks 330,509.00	-
	401, 819, 17
Gross decrease in book value of ledger assets, viz.:	
Bonds	
Stocks 283, 565, 00	430,599.00
Bills receivable past due charged off	18,854.07
Suspense account	20.04
Miscellaneous.	3,942,21
Exchange	8,969.97
Mercantile agencies	9,044,60
Subscription to papers	2,495,28
Total disbursements	
Balance	18,350,253.71
LEDGER ASSETS	
LEDGER ASSETS.	
Book value of real estate	
Book value of real estate         \$ 1,009,000.00           Mortgage loans on real estate         353,700.00	
Book value of real estate       \$ 1,009,000.00         Mortgage loans on real estate       353,700.00         Book value of bonds, excluding interest, \$2,717,430; stocks, \$12,200,358.       14,918.388.00	
Book value of real estate       \$ 1,009,000.00         Mortgage loans on real estate       353,700.00         Book value of bonds, excluding interest, \$2,717,430; stocks, \$12,200,55s       14,918.388.00         Cash in company's office       8,212.60	
Book value of real estate         \$ 1,009,000.00           Mortgage loans on real estate         353,700.00           Book value of bonds, excluding interest, \$2,717,430; stocks, \$12,200,958.         14,918,388.00           Cash in company's office         8,212.60           Deposited in trust companies and banks on interest         1,667,011.55	
Book value of real estate \$1,009,000.00  Mortgage loans on real estate \$258,700.00  Book value of bonds, excluding interest, \$2,717,430; stocks, \$12,200,958 . 14,918,388.00  Cash in company's office \$8,212.69  Deposited in trust companies and banks on interest \$1,067,011.55  Agents' balances representing business written subsequent to October	
Book value of real estate-	
Book value of real estate	
Book value of real estate	
Book value of real estate	\$ 18,350,253.71
Book value of real estate	\$ 18,350,253.71
Shook value of real estate	\$ 18,350,253.71
Shook value of real estate-   \$1,009,000.00	\$ 18,350,253.71°
Shook value of real estate	\$ 18.350, 253.7I
Shook value of real estate	
Shook value of real estate	140,145.16
Shook value of real estate	140,145.16
Shook value of real estate	140,145.16
Book value of real estate	140,145.16
Book value of real estate-   \$1,009,000.00	140,145.16
Sook value of real estate	140,145.16
Shook value of real estate	140,145.16 \$ 18,490,398.87
Sook value of real estate	140,145.16
Shook value of real estate	140,145.16 \$ 18,490,398.87

### LIABILITIES.

cross claims for losses in process of adjustment or in suspense, includ-	
ing all reported and supposed losses\$ 368,791.	27
Pross claims for losses resisted 29,170.	00
Total\$ 397,961.	27
Deduct reinsurance due or accrued 26,913.	22
Net amount of unpaid losses and claims.  cross premiums (less reinsurance) received and receivable upon all un- expired fire risks running one year or less from date of policy, in- cluding interest premiums on perpetual fire risks, \$3,799,443.73; unearned premiums (fifty per cent.).  \$1,899,721.  cross premiums (less reinsurance) received and receivable upon all un- expired fire risks running more than one year from date of policy, \$8,671,074.12; unearned premiums (pro rata)  \$5,196,555.	87
Total unearned premiums as computed above  Itate, county and municipal taxes due or accrued and reserve for all other claims.  Commissions, brokerage and other charges due or to become due to agents an  brokers  teinsurance premiums	7,096,277.15 250,000.00 ad 157,794.13
Total amount of all liabilities, except capital	00
urplus as regards policyholders	. 8,503,591.86
Total liabilities	\$ 16,399,452.10
RISKS AND PREMIUMS.	
RISKS AND PREMIUMS.	Gross Pre-
Fire Risks.	
n force on the 31st day of December, 1906	
Vritten or renewed during the year 783,552.401.00	
Total\$ 2,014,275,136.00	
Deduct those expired and marked off as terminated 728,293,795.00	7,322,115.27
In force at the end of the year \$1,285,981,341.00 deduct amount reinsured 49,472,754.00	
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	44130141	TODALION O	I I IIIII ICIDILL	ALIAD I ILLINITOMS.	
Year Written,	Term.	Amount Covered.	Gross Pre- miums Charged Less Rein- surance.	l, Fraction Unearned.	Amount of Premium Unearned.
n 19071	year or less\$	312,824,456.60	\$ 3,799,443.73	One-half	1,899,721.87
n 19062	years	5,319,465.00	45,036.97	One-fourth	11,259.24
n 19072	years	4,978,182.00	44.830.42	Three-fourths	33,622 81
n 19053	years	173,372,838.00	1,573,738.13	One-sixth	262,289.68
n 19063	years	213, 156, 833.00	1,955,421.83	One-half	977,710.91
n 19073	years	222,387,999.00	2,096,629.46	Five-sixths	1,747,191.22
n 19044	years	2,065,634.00	19,306.38	One-eighth	2,413.30
n 19054	years	3, 152, 292.00	23,986.18	Three-eighths	8,994.81
n 1906 4	years	3,568.264.00	30,003.40	Five-eighths	18,752.12
n 19074	years	3,734,089.00	28,782.70	Seven-eighths	25, 184, 86
n 19035	years	46,445,369.00	618,593,74	One-tenth	61,859.39
n 19045	years	49, 128, 095, 00	666,981.30	Three-tenths	200,094.40
n 19055	years	54,700,880.00	715,026.90	One-half	357,513.47
n 19065	years	64,881,512.00	855, 345, 73	Seven-tenths	598,742.01
n 19075	years	74,258,889.00	977,483.07	Nine-tenths	879,734.75
ver five ye	ears	2,533,790.00	19,907.91	Pro rata	11.192.35
Total	s\$1	,236,508,587.00	\$13,470,517.85	\$	7,096,277.15

741,318 53

314,561.11

9,661,94 264,983,90

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard	250.000.00
Total amount of the company's stock owned by the directors at par value	191,400.00
Total amount loaned to directors or other officers	1,000.00
Total amount loaned to stockholders not officers	None
Losses incurred during the year-fire.	2,918,664.18
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YE	AR.
	Fire Risks.
Risks written\$	2,530,667.00
Premiums received	44, 457. 44
Losses paid	21.364.90
Losses incurred	18,270.72
Losses now unpaid	2,727.80

## COSMOPOLITAN FIRE INSURANCE COMPANY.

Incorporated May 9, 1906.

Commenced Business June 2, 1906.

J. S. BACHE, President.

WILLIAM WOOD, Secretary.

17,307.76

Home Office, 95 William Street, New York, N. Y.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$300,0	0.00.
--------------------------------------------	-------

Amount of ledger assets (as per balance) December 31 of previous year -----\$

INCOME.		
	Fire.	
Gross premiums\$ 1	099,997.13	
Deduct reinsurance, rebate, abatement and return premiums	396,830.49	
Received for premiums (other than perpetual)		703, 166. 64
Gross interest on bonds and dividends on stocks\$	25,075.19	
Gross interest on deposits	853.10	
Gross interest from all other sources	762.50	
Total gross interest		26,690.79
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		180.00
Suspense account		65,57
Total income	\$	730, 103. 00
Sum of both amounts	\$	1,471,421.53
DISBURSEMENTS.		
Gross amount paid policyholders for losses (including \$39,692.16 occur-	Fire.	

ring in previous years) _____\$ 331,868.87

Deduct amount received for salvage, \$1,397; and for reinsurance in other

companies, \$15,910.67 -----

Net amount paid policyholders for losses _____Expense of adjustment and settlement of losses_____

Commission or brokerage

	A TO November and h	ome office	
Sal	aries, fees and all other charges of officers, directors, trustees and h	\$	8,628.80
D	employeestage, telegrams, telephone and express		1,600.00
POS ITm	derwriters' boards and tariff associations		2,701.11
m:-	- Japantes ont fire patrol and salvage corns assessments, fees, taxes and e	xpenses	1,270.89
T	- ostion a and autrious		792.28
Sta	te taxes on premiums		7,235.36
Ins	urance Department licenses and fees		6,207.90
Gr	acc loss on sale or maturity of ledger assets, viz.:		F01 05
	Bonds		731.25 562.15
	Publishing statements		1.748.44
	General expense		
	Total disbursements	\$	620, 685. 13
	Balance	\$	850,736.40
	LEDGER ASSETS.		
		701, 642, 61	
Bo	ok value of bonds, excluding interest	38, 570, 26	
De	posited in trust companies and banks not on interest	00,010.20	
A٤	ents' balances representing business written subsequent to Octo-	110,523.53	
	Der 1, 1301		050 500 10
	Total ledger assets, as per balance	\$	850, 736. 40
	NON-LEDGER ASSETS.		
In	terest accrued on bonds		6, 433, 68
2,8,4	Gross assets		857, 170. 08
	DEDUCT ASSETS NOT ADMITTED.		
В	ok value of ledger assets over market value, viz.:		
	Bonds		31, 867. 61
	Total admitted assets	\$	825, 302. 47
	LIABILITIES.		
		27, 520, 45	
G	ross losses adjusted, not yet due\$ ross claims for losses in procesa of adjustment or in suspense, includ-	21,020.40	
G	ing all reported and supposed losses	39,162.00	
	ross claims for losses resisted	3,830.00	
G		70, 512, 45	
	Total	5,647,56	
D	educt reinsurance due or accrued		
	Net amount of unpaid losses and claims		64,864.89
G	ross premiums (less reinsurance) received and receivable upon all		
	unexpired fire risks running one year or less from date of policy.		
	including interest premiums on perpetual fire risks, \$567,284.69; un-	283,883.11	
	earned premiums (fifty per cent.)\$	200,000.11	
G	ross premiums (less reinsurance) received and receivable upon all un-		
	expired fire riska running more than one year from date of policy, \$193,192.07; unearned premiums (pro rata)	130,273.21	
			414, 156, 32
	Total unearned premiums as computed above		
	Total amount of all liabilities, except capital	\$	479,021.21
C	apital actually paid up in cash\$	300,000.00	
S	urplus over all liabilities	46,281.26	
S	urplus as regards policyholders		346,281.26
	Total liabilities	_	825, 302, 47
	Total nabilities		

#### RISKS AND PREMIUMS

	Fire Risks.	Gross Pre- miums Thereon.
In force on the 31st day of December, 1906		
Written or renewed during the year	65, 971, 975.00	1,099,997.13
Total\$	102, 147, 951.00	\$ 1,628,674.84
Deduct those expired and marked off as terminated	51,374,400.00	849, 226. 99
In force at end of the year\$	50,773,551.00	\$ 779,447.85
Deduct amount reinsured	1,505,688.00	18,251.07
Net amount in force\$	49, 267, 863.00	\$ 761, 196. 78

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS

RECAPITULATION OF FIRE RISKS AND PREMIUMS.						
Year Written.	Term.	Amount Covered.	Ch	Gross Premiums arged, Less insurance,	Fraction Unearned,	Amount of Premium Unearned.
In 19071	year or less	\$34,982,465.00	\$	567,284.69	One-half\$	283,883.11
In 1906 2	years	1,139,050.00		8,912.34	One-fourtb	2,228.08
In 19072	years	287,618.00		2,990.89	Three-fourths	2, 252.91
In 1905 3	years	213, 320.00		2,291.45	One-sixth	381.90
In 19063	years	4,460,627.00		70,614.93	One-half	35, 307. 46
In 19073	years	6,941,667.00		91,030,48	Five-sixths	75,875.12
In 19054	years	2,500.00		16,06	Three-eighths	6.02
In 1906 4	years	273, 305,00		3,614.12	Five-eighths	2, 258.82
In 1907 4	years	221,750.00		2,003.35	Seven-eighths	1,752.93
In 1903 5	years	750.00		3.94	One-tenth	.39
In 1904 5	years	3,750,00		186.84	Three-tenths	56.05
In 1905 5	years	29,620.00		565.48	One-half	282.74
In 19065	years	197,000.00		3,215.97	Seven-tenths	2,251.17
In 19075	years	514,531.00		8,466.24	Nine-tenths	7,619.62
Total		\$49,267,863.00	\$	761, 196. 78	3	414, 156.32

### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	20,000.00
Total amount of company's stock owned by the directors at par value	72,300.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year-fire	342, 498, 08

## BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

Di-litt	
Risks written	172,306.00
Premiums received	3, 594. 82
Losses paid	1,569.58
Losses incurred	1,171.49
Losses now unpaid	7.02

14,072.77

4,939.68

14,217,16

3,756.77

5,289.67

2,074.00

20,329.76

6,387,45

## THE DELAWARE INSURANCE COMPANY.

Incorporated April 10, 1835.

Commenced Business August 6, 1835.

JOHN S. BIOREN. President.

J. PARSON SMITH, JR., Secretary.

Home Office, Third and Walnut Streets, Philadelphia, Penn.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$400,000.00.

Amount of ledger assets (as per balance) December 31 of previous year.	\$	1,832,404.20
INCOME.		
	Fire.	
Gross premiums\$	1,513,902.29	
Deduct reinsurance, rebate, abatement and return premiums	370,046.22	
Received for premiums (other than perpetual)		1,143,856.07
Deposit premiums written on perpetual risks (gross)		10,741.52
Gross interest on mortgage loans\$	7,033.50	
Gross interest on collateral loans.	1,099.74	
Gross interest on bonds and dividends on stocks	51,562.47	
Gross interest on deposits	554.44	
Gross interest from all other sources	1,595.56	
Gross rents from company's property, including \$6,200 for company's		
occupancy of its own buildings	11,310.00	
Total gross interest and rents		73, 155. 71
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		4,448.21
Brokerage		127.40
Recovery of items previously charged off		14.94
Old checks never presented for payment		62.82
Total income		1,232,406.67
Sum of both amounts	\$	3,064,810,87
DISBURSEMENTS.		
	Fire.	

Gross amount paid policyholders for losses (including \$153,920,44 occur-	
ing in previous years) 573,007.93	
Deduct amount received for salvage, and for reinsurance in other com-	
panies	
Net amount paid policyholders for losses	526, 235, 76
Deposit premiums returned	6,936.05
Paid stockholders for interest or dividends	60,000.00
Commission or brokerage.	288,761.82
Salaries and expenses of special and general agents	
Salaries, fees and all other charges of officers, directors, trustees and home office	66,266.47
employees	
Rents, including \$6,200 for company's occupancy of its own buildings	7,987.25

Advertising, \$6,495.54; printing and stationery, \$7,577.23

Furniture and fixtures

Underwriters' boards and tariff associations....

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses,

Repairs and expenses (other than taxes) on real estate-----

Taxes on real estate....

State taxes on premiums....

All other licenses, fees and taxes.

Gross loss on sale or maturity of ledger assets, viz.:  Bonds Interest on borrowed money Borrowed money repaid Miscellaneous Total disbursements Balance		2,601.10 591.66 150,000.00 28,953.80 1,209,401.17 1,855,409.70
LEDGER ASSETS.		
Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds, excluding interest, \$938,583.05; stocks, \$113,198.  Cash in company's office.  Deposited in trust companies and banks on interest.  Agents' balances representing business written subsequent to Octol  1, 1907.	153,500.00 50,000.00 13- 1,051,781.18 1,808.37 103,347.20 ber	
Cash in hands of persons other than agents.		
Total ledger assets, as per balance	\$	1,855,409.70
NON-LEDGER ASSETS.		
Interest accrued on mortgages		
Interest accrued on bonds		
Rents accrued on company's property or lease		
Total interest and rents accrued		15,023.93
Gross assets		1,870,433.63
DEDUCT ASSETS NOT ADMITTED.		
Book value of ledger assets over market value, viz.;		
Bond and stocks		83, 395, 57
Total admitted assets		1,787,038.06
LIABILITIES.	-	
	,	
Gross claims for losses in process of adjustment or in suspense, inclining all reported and supposed losses.  Gross claims for losses resisted.	\$ 113,950.00	
Total	\$ 114,650.00	
Deduct reinsurance due or accrued		
Net amount of unpaid losses and claims		96,780.00
Gross premiums (less reinsurance) received and receivable upon all a expired fire risks running one year or less from date of policy, cluding interest premiums on perpetual fire risks, \$804,330,30; a earned premiums (fifty per cent.)	un- in- un- \$ 402,165.15	
Gross premiums (less reinsurance) received and receivable upon all u expired fire risks running more than one year from date of poli \$1,048,299.55; unearned premiums (pro rata)	cy.	
Total unearned premiums as computed above		976, 136, 54
95 per cent. of the premium or deposit received	e to agents and	124,569.88 47,828.13
Total amount of all liabilities, except capital.  Capital actually paid up in cash.  Surplus over all liabilities	\$ 400,000.00	1,245,314.55
		F41 700 77
Surplus as regards policyholders		541,723.51
Total liabilities	\$	1,787,038.06

DIC	TZC /	CITA	DD.	CARI	IIMS.

RISKS AND TREMICALS.	F	rire Risks.		Fross Pre- ums Thereon.
In force on the 31st day of December, 1906	\$	154,850,872	\$	1,773,837.01
Written or renewed during the year		123,960,025		1,513,902.29
Total	-		-	3,287,739.30
Deduct those expired and marked off as terminated		99,758,680		1,246,190.16
In force at end of the year	8	179,052,217	\$	2,041,549.14
Deduct amount reinsured	-	15,845,280		188,919-29
Net amount in force	\$	163, 206, 937	\$	1,852,629,85

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

HIJOHI I	TOLITICAL O		THE TOTAL S	THE TREMITORIE.	
Year Written. Term.	Amount Covered.		Gross Premiums Charged, Less Reinsurance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less \$	61,331,660.00	\$	804,330.30	One-half\$	402, 165, 15
In 19062 years	1,270,740.00		14,084.05	One-fourth	3,521.01
In 19072 years	1,166,294.00		12,910.83	Three-fourths	9,683.12
In 1905 3 years	17,961,608.00		176,724.18	One-sixth	29,454.03
In 19063 years	20,691,302.00		206,202.57	One-half	103, 101.28
In 19073 years	22,984,120.00		234,079.62	Five-sixths	195,066.35
In 19044 years	480,665.00		5,028.90	One-eighth	628.61
In 19054 years	402, 899, 00		4,882.21	Three-eighths	1,830.83
In 1906 4 years	640,716.00		8,275.32	Five-eighths	5,172.07
In 19074 years	524,688.00		8,038.34	Seven-eighths	7,033.55
In 19035 years	4,223,815.00		44, 327. 77	One-tenth	4, 432, 77
In 1904 5 years	5,539,071.00		62,098.74	Three-tenths	18,629.62
In 19055 years	6,971,471.00		74, 147.13	One-half	37,073.57
In 19065 years	8,060,439.00		87,324.62	Seven-tenths	61,127.22
In 19075 years	9,187,784.00		99,043.01	Nine-tenths	89,138.71
Over 5 years	1,769,665.00		11, 132. 26	Pro rata	8,078.65
Total	100 000 007 00		1 050 000 05		070 100 54
	163, 206, 937, 00	\$	1,852,629.85	\$	976, 136-54
Perpetual risks	4,778,334.00	_	137,704.83	_	124, 569.88
Grand total	167,985,271.00	\$	1,990,334-68	\$ =	1,100,706,42

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard	25,000.00
Total amount of the company's stock owned by the directors at par value	49,380-00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders, not officers	20,000.00
Losses incurred during the year-fire	459,811.00

### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	417,585.00
Premiums received	5,367.83
Losses paid	2,720.79
Losses incurred	2,224-68

## DUTCHESS FIRE INSURANCE COMPANY.

Incorporated August 18, 1906.

Commenced Business August 22, 1906.

L. H. VAIL, President.

J. J. GRAHAM, Secretary.

Home Office, 39 Market Street, Poughkeepsie, N. Y.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$200,000.00.	
Amount of ledger assets (as per balance) December 31 of previous year\$	503, 381, 99

The state of the s		000,001.00
INCOME.	Fire.	
Gross premiums\$	185 119 69	
Deduct reinsurance, rebate, abatement and return premiums		
Received for premiums (other than perpetual)		372,216,56
Gross interest on mortgage loans\$		
Gross interest on bonds and dividends on stock	18,960,14	
Gross interest from all other sources	5.06	
Gross rents from company's property, including \$950 for company's		
occupancy of its own buildings	1,238.00	
Total gross interest and rents		20,583.20
Loss and gain agency credits		5.04
Total income	\$	392,804.80
Sum of both amounts	\$	896, 186. 79
PLODATE COMPANY AND ADDRESS OF THE PROPERTY OF		
DISBURSEMENTS.	Fire.	
Gross amount paid policyholders for losses (including \$21,091.01 occur-		
	18,072.22	
Deduct amount received for salvage, \$4,815.21; and for reinsurance in		
other companies, \$17,484.22	22, 299, 42	
Net amount paid policyholders for losses		195,772.80
Commission or brokerage		82,361.52
Salaries (\$2,624.41) and expenses (\$2,731.64) of special and general agents		5,356.05
Salaries, fees and all other charges of officers, directors, trustees and ho	me office	
employees		16,566.96
Rents, including \$950 for company's occupancy of its own buildings		1,050.00
Advertising, \$346.19; printing and stationery, \$1,764.98		2,111.12
Postage, telegrams, telephone and express		2,242.27
Furniture and fixtures		1,845.00
Maps, including corrections		3,524.90
Underwriters' boards and tariff associations		729.82
Fire department, fire patrol and salvage corps assessments, fees, taxes and e		1, 103.39
State taxes on premiums		2,410.21
Insurance Department licenses and fees		1,640.39
Miscellaneous		61.85
Office expenses	_	1,328.09
Total disbursements	\$	318, 104. 37
Ralance		E79 A99 49

### LEDGER ASSETS.

Book value of real estate	15,000.00	)	
Mortgage loans on real estate	6,200.00	)	
Book value of bonds, excluding interest, \$298,014.29; stocks, \$173,050	471,064.29	Э	
Cash in company's office	2,204.33		
Deposited in trust companies and banks not on interest	47,543.82	1	
Agents' balances representing business written subsequent to October			
1, 1907	36,069.98	\$	
Total ledger assets, as per balance		\$ 578,08	32.42
NON-LEDGER ASSETS.			
Interest accrued on mortgages\$	87.52	-	
Interest accrued on bonds	1,994.78	3	
Total interest accrued		2,08	32.30
Gross assets		\$ 580, 16	4 72
		000,20	
DEDUCT ASSETS NOT ADMITTED.			
Book value of ledger assets over market value, viz,:			
Bonds and stocks		46,80	3.04
Total admitted assets		\$ 533,36	1 68
20th, Milliotta appeto	1	000,00	
LIABILITIES.			
Gross losses adjusted and unpaid\$	4,405.36	6	
Gross claims for losses in process of adjustment or in suspense, includ-			
ing all reported and supposed losses	21,407.17	7	
Total	25, 812, 52	2	
Deduct reinsurance due or accrued			
_		-	
Net amount of unpaid losses and claims		.\$ 23,76	6.33
Gross premiums (less reinsurance) received and receivable upon all un-			
expired fire risks running one year or less from date of policy, in- cluding interest premiums on perpetual fire risks, \$260,061.40; un-			
earned premiums (fifty per cent,)	130, 030, 70	0	
Gross premiums (less reinsurance) received and receivable upon all un-	100,000,10	,	
expired fire risks running more than one year from date of policy,	133, 339, 33	3	
expired fire risks running more than one year from date of policy, \$286,739.34; unearned premiums (pro rata)			10.00
expired fire risks running more than one year from date of policy, \$286,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above		263,37	
expired fire risks running more than one year from date of policy, \$286,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above.  Reinsurance premiums.		263,37 1,05	1.45
expired fire risks running more than one year from date of policy, \$256,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above  Reinsurance premiums  Total amount of all liabilities, except capital		263,37 1,05 \$ 288,18	1.45
expired fire risks running more than one year from date of policy, \$286,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above  Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$	200,000.00	263,37 - 1,08 -\$ 288,18	1.45
expired fire risks running more than one year from date of policy, \$256,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above  Reinsurance premiums  Total amount of all liabilities, except capital	200,000.00	263,37 - 1,08 -\$ 288,18	1.45
expired fire risks running more than one year from date of policy, \$286,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above  Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$	200,000.00 45,173.87	263,37 1,05 \$ 288,18	51.45 87.81
expired fire risks running more than one year from date of policy, \$286,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above.  Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$ Surplus over all liabilities  Surplus as regards policyholders	200,000.00 45,173.87	263,37 1,05 \$ 288,18 0 7 245,17	51.45 87.81
expired fire risks running more than one year from date of policy, \$286,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above  Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$ Surplus over all liabilities	200,000.00 45,173.87	263,37 1,05 \$ 288,18 0 7 245,17	51.45 87.81
expired fire risks running more than one year from date of policy, \$286,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above.  Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$ Surplus over all liabilities  Surplus as regards policyholders	200,000.00 45,173.87	263,37 1,06 \$ 288,18 0 7 245,17 \$ 533,36	87. 81 87. 81 83. 87 81. 68
expired fire risks running more than one year from date of policy, \$286,739.34; uncarned premiums (pro rata)  Total uncarned premiums as computed above  Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$ Surplus over all liabilities  Surplus as regards policyholders  Total liabilities  RISKS AND PREMIUMS.	200,000.00 45,173.87	263,37 1,08 \$ 288,18 0 7 7 245,17 \$ 533,36	31.45 37.81 33.87 31.68
expired fire risks running more than one year from date of policy, \$286,789.34; unearned premiums (pro rata)  Total unearned premiums as computed above.  Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$urplus over all liabilities.  Surplus as regards policyholders  Total liabilities.  RISKS AND PREMIUMS.	200,000.00 45,173.87	263,37 1,08 \$ 288,18 0 7 245,17 \$ 533,36 Gross Primiums Ther	31.45 37.81 33.87 31.68
expired fire risks running more than one year from date of policy, \$256,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above. Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$ Surplus over all liabilities  Surplus as regards policyholders  Total liabilities.  RISKS AND PREMIUMS.  Fir.  In force on the 31st day of December, 1906. \$ 44.	200,000.00 45,173.87	263,37 1,06 \$ 288,18 0 7 245,17 \$ 533,36 Gross Primiums Ther \$ 505,28	31.45 37.81 33.87 31.68 51.68
expired fire risks running more than one year from date of policy, \$256,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above. Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  Surplus over all liabilities  Surplus as regards policyholders  Total liabilities  RISKS AND PREMIUMS.  Fir.  In force on the 31st day of December, 1906. \$ 44, Written or renewed during the year 40.	200,000.00 45,173.87 s Risks. 079,197.00 884,785.00	263,37 1,00 \$ 288,18 0 7 245,17 \$ 533,36 Gross Pr miums Ther \$ 505,28 485,11	31.45 37.81 33.87 31.68 6000 32.78 13.63
expired fire risks running more than one year from date of policy, \$286,739.34; unearned premiums (pro rata)  Total unearned premiums as computed above.  Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  Surplus over all liabilities  Surplus as regards policyholders  Total liabilities.  RISKS AND PREMIUMS.  Fir.  In force on the 31st day of December, 1906. \$44, Written or renewed during the year 40, Total \$84,	200,000.00 45,173.87 \$\sigma Risks.  \text{3} \text{779,197.00} \text{884,785.00} \text{963,982.00}	263,31- 1,06 \$ 288,18 0 7 245,17 \$ 533,36  Gross Printims Ther \$ 506,28 485,11 \$ 990,38	3.87 3.87 3.87 3.68 6.41
expired fire risks running more than one year from date of policy, \$286,789.34; unearned premiums (pro rata)  Total unearned premiums as computed above.  Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  Surplus over all liabilities  Surplus as regards policyholders  Total liabilities.  RISKS AND PREMIUMS.  In force on the 31st day of December, 1906.  \$ 44.  Written or renewed during the year.  40.  Total  \$ 84.  Deduct those expired and marked off as terminated.  \$ 34.	200,000.00 45,173.87 e Risks. 079,197.00 884,785.00 963,982.00 235,990.00	263,37 1,00 \$ 288,18 0 7 245,17 \$ 533,36 Gross Pr miums Ther \$ 505,28 485,11	3.87 3.87 3.87 3.68 6.41
expired fire risks running more than one year from date of policy, \$286,789.34; unearned premiums (pro rata)  Total unearned premiums as computed above.  Reinsurance premiums  Total amount of all liabilities, except capital  Capital actually paid up in cash  Surplus over all liabilities  Surplus as regards policyholders  Total liabilities  RISKS AND PREMIUMS.  In force on the 31st day of December, 1906. \$44, Written or renewed during the year 40,  Total  Deduct those expired and marked off as terminated 34,  In force at the end of the year \$50,	200,000.00 45,173.87 e Risks. 079,197.00 884,785.00 963,982.00 235,990.00	263,31- 1,06 \$ 288,18 0 7 245,17 \$ 533,36  Gross Printims Ther \$ 506,28 485,11 \$ 990,38	3.87 3.87 3.87 3.68 6.41 29.14 57.27

----\$ 47,143,088.00 \$

546,800.74

Net amount in force.

# RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	m	iums Charged, Less Rein- surance.	Fraction Unearned.		Imount of Premium Inearned.
In 19071	year or less\$	18, 492, 575.00	\$	260,061.40	One-half\$	;	130,030.70
In 19062	years	98,283.00		1,320.28	One-fourth		330.07
In 19072	years	25,318.00		662,23	Three-fourths		496.68
In 19053	years	10.162,425.00		100,487.58	One-sixth		16,739.59
In 1906 8	years	7,579,312.00		72,621.18	One-half		36,310.59
In 19073	years	8,379,214.00		80,052.73	Five-sixths		66,710.61
In 19044	years	46,425.00		519,18	One-eighth		64.89
In 19054	years	50,685.00		525.70	Three-eighths		197.13
In 19064	years	13,446.00		185.87	Five-eighths		116.16
In 19074	years	6,733.00		56.69	Seven-eighths		49.61
In 1908	years	486,471.00		6,572.62	One-tenth		657.26
In 1904	years	659, 131.00		8,957.40	Three-tenths		2,687.22
In 1905	years	693,353.00		8,998.50	One-half		4,499.25
In 1906	years	300,556.00		3,830.81	Seven-tenths		2,681.56
In 1907	years	149, 161.00		1,998.57	Nine-tenths		1,798.71
Total		47,143,088.00	8	546, 800.74	\$		263, 370, 03
		GENERAL	. []	NTERROGATO	ORIES.		

Largest amount written on any one hazard\$	15,000.00
Total amount of the company's stock owned by the directors at par value	103,300.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year—fire	196,716.61

## BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Kisks.
Risks written\$	165, 557.38
Premiums received	3,071.30
Losses paid	2,007.58
Losses incurred	1,722.58

695, 185, 25

2,043,089.85

## EAGLE FIRE COMPANY.

Incorporated April 22, 1806.

Commenced Business August 6, 1806.

THEO. H. PRICE. President.

S. S. WALSTRUM, Secretary.

Home Office, 82 Beaver Street, New York, N. Y.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$300,000.00.

Amount of ledger assets (as per balance) December 31 of previous year -	\$	1,347,904.60
INCOME.	D'	
	Fire.	
Gross premiums\$	785, 589, 44	
Deduct reinsurance, rebate, abatement and return premiums	234,676.61	
Received for premiums (other than perpetual)		550,912.83
Gross interest on collateral loans\$	1,816.92	
Gross interest on bonds and dividends on stocks	35,720.37	
Gross interest on deposits	3,727.99	
Gross rents from company's property	2,312,49	
Total gross interest and rents		43,577.77
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks		20,590.63
Received from the company's president as a gift to the company's surplu	s, accepted	
by resolution of board December 31, 1907		80,000.00
Collected on account of debts marked off		104.02

DISDURSEMENTS.	
Fire.  Gross amount paid policyholders for losses (including \$322,037.75 occur-	
ing in previous years)\$ 568,179.62	
Deduct amount received for salvage, \$270.48; and for reinsurance in	
other companies, \$135,653.74 135,924.22	
Net amount paid policyholders for losses	432,255.4
Expense of adjustment and settlement of losses	13,027.5
Commission or brokerage	145, 455.8
Salaries (\$9,996.28) and expenses (\$13,224.24) of special and general agents	22, 220, 5

Total income_____\$

Sum of both amounts ... \$

Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	36, 328. 67
Rents	5, 242, 59
Advertising, \$4,273.15; printing and stationery, \$11,029.66	15,302.81
Postage, telegrams, telephone and express	6,509.27
Legal expenses	1,656.60
Furniture and fixtures	107.11
Maps, including corrections	5,866.02
Underwriters' boards and tariff associations	3,765.85
Fire department, fire patrol and salvage corps assessments, fees, taxes and ex-	
nenses	6 584 96

Gross loss on sale or maturity of ledger assets, viz.:		
Stocks		25,895.00
Exchange.		175.75
Office and miscellaneous expenses  Interest paid on reserve held for reinsurance company		1,314.86
Interest paid on reserve held for reinsurance company		912.70 41.60
Refund of cash deposit in line of agents' bond		1,000.00
Uncollectible premiums marked off		311.96
Total disbursements	_	744,233,76
Balance		1,298,856.09
LEDGER ASSETS.		
Book value of real estate	56,000.00	
Book value of bonds, excluding interest, \$411,784.37; stocks, \$634,069.25.	1,045,853.62	
Cash in company's office.	698.80	
Deposited in trust companies and banks not on interest	8,775.15	. 100
Deposited in trust companies and banks on interest	81,261.34	
Agents' balances representing business written subsequent to October		
1, 1907  Agents' balances representing business written prior to October 1,	106,210,21	
1907	56.97	
Total ledger assets, as per balance		1,298,856,09
Total ledger assets, as per palance		1,298,806.09
NON-LEDGER ASSETS.		
Interest accrued on bonds		4,542.50
Market value of real estate over book value		9,000.00
Due from reinsurance companies on losses paid		191.47
Gross assets		1,312,590.06
Gross assets	\$	1,312,590.06
DEDUCT ASSETS NOT ADMITTED.	\$	1,312,590.06
	56.97	1,312,590.06
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1,		1,312,590.06
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1,  1997	56.97	1,312,590.06
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1,  1907	56.97 188.303.62	1,312,590.06 188,360.59
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$  Book value of ledger assets over market value, viz.:  Bonds and stocks. Total.	56.97 188.303-62	188, 360. 59
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1,  1907	56.97 188.303.62	188, 360. 59
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$  Book value of ledger assets over market value, viz.:  Bonds and stocks. Total.	56.97 188.303.62	188, 360. 59
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1997	56.97 188.303.62	188, 360. 59
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907 \$  Book value of ledger assets over market value, viz \$  Bonds and stocks	56.97 188.303.62	188, 360. 59
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907 \$ Book value of ledger assets over market value, viz.: Bonds and stocks	56.97 188,303.62 	188, 360. 59
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$  Book value of ledger assets over market value, viz.:  Bonds and stocks. Total. Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid (due, \$16,067.61; not yet due, \$1,500). \$  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.	56.97 188.303.62 	188, 360. 59
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$  Book value of ledger assets over market value, viz.:  Bonds and stocks. Total. Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid (due, \$16,067.61; not yet due, \$1,500). \$  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.	56.97 188.303.62 	188, 360. 59
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1997	56.97 188.303.62 	188, 360, 59 1, 124, 229, 47
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ Book value of ledger assets over market value, viz.: Bonds and stocks.	56.97 188.303.62 	188, 360. 59
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$  Book value of ledger assets over market value, viz.:  Bonds and stocks	56.97 188.303.62 	188, 360, 59 1, 124, 229, 47
DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$  Book value of ledger assets over market value, viz.:  Bonds and stocks	56. 97 188, 303. 62 17, 567. 61 31, 434. 55 27, 875. 60 76, 877. 16 10, 327. 60	188, 360, 59 1, 124, 229, 47
Agents' balances representing business written prior to October 1, 1997 \$  Book value of ledger assets over market value, viz.:  Bonds and stocks	56.97 188.303.62 	188, 360, 59 1, 124, 229, 47
Agents' balances representing business written prior to October 1, 1907.  Book value of ledger assets over market value, viz.:  Bonds and stocks	56. 97 188, 303. 62 17, 567. 61 31, 434. 55 27, 875. 60 76, 877. 16 10, 327. 60	188, 360, 59 1, 124, 229, 47
Agents' balances representing business written prior to October 1, 1907	56.97 188,303.62 17,567.61 31,434.55 27,875.00 76,877.16 10,327.60 \$ 212,094.57	188, 360, 59 1, 124, 229, 47
Agents' balances representing business written prior to October 1, 1907.  Book value of ledger assets over market value, viz.:  Bonds and stocks	56.97 188.303.62 17.567.61 31.424.55 27.875.00 6.877.16 10.327.60 \$ 212,094.57	188, 360, 59 1, 124, 229, 47

Cash dividends remaining unpaid to stockh			
Salaries, rents, expenses, bills, accounts, fe			1,500.00
State, county and municipal taxes due or as Reinsurance premiums			14,425.00 2,611.90
		-	
Total amount of all liabilities, except			517,980.11
Capital actually paid up in cash Surplus over all liabilities			
Surplus as regards policyholders			606,249.36
Total liabilities			1,124,229.47
n.o.u		***	
. RISKS	AND PREMIUM	4S.	Gross Pre-
			iums Thereon.
In force on the 31st day of December, 1906.			
Written or renewed during the year		62,503,529.00	785,589.44
		\$ 119,593,730.00 \$	
Deduct those expired and marked off as ter-	minated	48,579,337.00	627, 847, 42
In force at the end of the year		\$ 71.014.393.00 \$	879,564.55
Deduct amount reinsured		7,925,281.00	90,826.23
Net amount in force		\$ 63,089,112.00	788,738.32
RECAPITULATION O	F FIRE RISKS	AND PREMIUMS.	
	Gross Pre-		Amount of
Year Amount	miums Charged, Less Rein-		Amount of Premium Unearned,
Written. Term. Covered.	surance.	Fraction Unearned.	
In 19071 year or less\$ 32,374,476.00		One-half	
In 19062 years	2,420.73	One-fourth	605.18
In 19072 years	1,898.24 63,544.81	One-sixth	1,423.68 10,590.80
In 19063 years 8,492,396,00	94,840.75	One-half	47,420.37
In 19073 years 10,876,206.00	117,413.77	Five-sixths	97,844.85
In 19054 years 113,645.00	1,097.98	Three-eighths	411.75
In 19064 years 86,465.00	865.70	Five-eighths	541.05
In 19074 years	1,321.70	Seven-eighths	1,156.47
In 1903 5 years 1,996.00 In 1904 5 years 7,500.00	75.82 105.00	One-tenth	7.58 31.50
In 19045 years	22,217.64	One-half	11,108.82
In 19065 years	30,207.56	Seven-tenths	21, 145, 29
In 19075 years 1,950,634.00	28,539.46	Nine-tenths	25,685.50
Total \$ 63,089,112.00	\$ 788,738,32		8 430, 067, 41
10041	0 1001100102		9 450,061.41
GENERAL	INTERROGAT	OPIES	
Largest amount written on any one hazard.			30,000.00
Total amount of the company's stock owner			240,630.00
Total amount loaned to directors or other of			None
Total amount loaned to stockholders not off	icers		None
Losses incurred during the year-fire			266,875.11
BUSINESS IN THE STATE OF	NORTH CARO	LINA DURING THE Y	
Risks written			Fire Risks. 456,139.00
			8,619.71
			1,901.70
Losses incurred.			1,852.26
Losses now unpaid			84.01

265, 755-64

## EQUITABLE FIRE INSURANCE COMPANY.

Incorporated December 17, 1894.

Commenced Business March 19, 1895.

DAVID HUGUENIN, President,

WILLIAM G. MAZYCK, Secretary and Treasurer.

Home Office, Equitable Building, Corner Broad and Church Streets, Charleston, S. C.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$120,000,00.

Amount of ledger assets (as per balance) December 31 of previous year ------\$

INCOME.	
Fire.	
Gross premiums\$ 214,560.94	
Deduct reinsurance, rebate, abatement and return premiums 80.822.76	
Received for premiums (other than perpetual)	133,738.18
Gross interest on mortgage loans \$864.65	
Gross interest on collateral loans	
Gross interest on bonds and dividends on stocks 7,759.60	
Gross interest on deposits 238.57	
Gross interest from all other sources 836.93	
Gross rents from company's property, including \$720 for company's	
occupany of its own buildings1,332-58	
Total gross interest and rents	11,599.77
Gross profit on sale or maturity of ledger assets, viz.:	26.78
Stocks Gross increase in book value of ledger assets, viz.:	20.18
Real estate	1,417-05
Commission	1,016.70
_	
Total income\$	147, 798. 48
Sum of both amounts\$	413,554-12
DISBURSEMENTS.	
Gross amount paid policyholders for losses (including \$13,329.40 occur-	
ring in previous years)\$ 119,630.79	
Deduct amount received for salvage, \$425; and for reinsurance in other	
companies, \$31,927.71	
Net amount paid policyholders for losses	87, 278, 08
Expense of adjustment and settlement of losses	1,719.92
Paid stockholders for interest or dividends (amount declared during the year)	7,173.75
Commissions or brokerage	20, 472, 74
Allowances to local agencies for miscellaneous agency expenses.	2,035-95
Salaries (\$750) and expenses (\$486.10) of special and general agents	1,236.10
Salaries (\$750) and expenses (\$450.10) of special and general agents	11200-10
employees	8,393.42
Rents. including \$720 for company's occupancy of its own buildings	720.00
Advertising, \$107.90; printing and stationery, \$1,260.83	1,368.73
Postage, telegrams, telephone and express	764.39
Legal expenses.	56.00
Furniture and fixtures	202.57
Maps, including corrections	61.80
Maps, including corrections  Underwriters' boards and tariff associations	1.741.82
Repairs and expenses (other than taxes) on real estate	44.80
Repairs and expenses (other than taxes) on real estate	44.00

Taxes on real estate	\$	255.12
State taxes on premiums.		1,650.60
Insurance Department licenses and fees		965-00
All other licenses, fees and taxes		3,173.87
Gross decrease in book value of ledger assets, viz.:		
Bonds		1,419.22
Bradstreet's		125.00
Light, fuel and water		113.85 213.68
Petty cash items		213.68
Insurance		
Total disbursements		141.400.36
Balance	\$	272.153.76
LEDGER ASSETS.	2	
Book value of real estate	15,582.95	
Mortgage loans on real estate	13, 100,00	
Loans secured by pledge of bonds, stocks and other collaterals	11,000.00	
Book value of bonds, excluding interest, \$185,586.72; stocks, \$1,000	186, 586, 72	
Cash in company's office	5,783.99	
Deposited in trust companies and banks not on interest	328.74	
Deposited in trust companies and banks not on interest  Deposited in trust companies and banks on interest	11 638 63	
Deposited in trust companies and banks on interest  Agents' balances representing business written subsequent to October	11 000.00	
1. 1907	26,618.80	
Agents' balances representing business written prior to October 1, 1907-	1.513.93	
_		050 150 50
Total ledger assets, as per balance		272.153.76
NON-LEDGER ASSETS.		
Interest accrued on mortgages\$	275.43	
Interest accrued on bonds	55.29	
Interest accrued on other assets	52.41	
Rents accrued on company's property or lease	6.00	
Total interest and rents due and accrued		389.13
Market value of real estate over book value		1,417.05
Gross assets		273,959.94
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 1907-3	1,513.93	
Book value of ledger assets over market value, viz:	1.513.93	
Bonds	1,419.22	
Total		2,933.15
	_	
Total admitted assets	\$	271,026.79
LIABILITIES.		
Gross losses adjusted, not yet due\$	2,810.36	
Gross claims for losses in process of adjustment or in suspense, includ-		
ing all reported and supposed losses	14,669.97	
Gross claims for losses resisted	1.700.00	
Total \$	19, 180 . 33	
	6,686.10	
Deduct reinsurance due or accrued		
Net amount of unpaid losses and claims		12,494,23
Net amount of unpaid losses and claims Gross premiums (less reinsurance) received and receivable upon all un-		12,494,23
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-		12,494,23
Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$104,928.13; un-	\$	12,494.23
Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$104,928.13; unearned premiums (fifty per cent.).		12,494.23
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$104,928.13; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unessesses are researched.	\$	12,494.23
Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$104,928.13; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy,	52.464.06	12,494,23
Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$104,928.13; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all units of the period	\$	12, 494. 23
Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$104,928.13; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy,	\$2,464.06 41,608.94	12, 494. 23 94, 073. 00

Cor	nmissions, brokerage an	d other charg	es	due or to b	ecome du	e to agents an	d	
	brokers						-\$	1.780.35
Ret	urn premiums, \$1,628.32 ;	reinsurance p	re	miums, \$3,978	.47			5,606.79
	Total amount of all liab	bilities, except	ca	nital			8	113, 954. 37
Car	oital actually paid up in c			-				110100101
Sur	plus over all liabilities					37,072,4	2	
							-	
Sui	plus as regards policyhol	ders						157, 072. 42
	Total liabilities						-\$	271,026.79
							_	
		RISKS	S A	AND PREMI	UMS.			Gross Pre-
						Fire Risks.	mi	ums Thereon.
In i	orce on the 31st day of D	ecember, 1906 .			\$	11,283,147.73	\$	187, 664. 58
Wr	itten or renewed during t	he year				18.536.830.74		214,560.94
	Total					29,819,978.47	S	402, 225, 52
Dec	luct those expired and ma					17,528,131.88		181,782.51
	Y., C.,	1			_		_	
D .:	In force at the end of t luct amount reinsured						\$	220, 443, 01
Dec	luct amount reinsured					2,090,275.08	_	39,305.08
	Net amount in force				\$	10,201,571.51	\$	181, 137, 93
							_	
	RECAPI	TULATION (	)F	FIRE RISK	S AND P	REMIUMS.		
				Gross Pre- iums Charged				
Y	ear	Amount	mı	ums Chargea Less Rein-	,			Amount of Premium
	itten, Term,	Covered.		surance.	Fractio	on Unearned.		Unearned.
In 1	9071 year or less\$	5,995,271.57	\$	104, 928. 13	One-half		-\$	52,464.06
	9072 years	22,724.00		209.56		th		52.39
	9072 years	809.74		10.70		urths		8.02
	9053 years	879, 067. 55		15, 452. 89		1		2,575.48
	9063 years	1,203,297.27		20,523.00				10,261.50
	9073 years	1,289,139.47		22,518.98		hs		18,765.80
	9044 years	2,594.00		30.27		th		3.78
	9054 years	2,050.00		48.36		hths		18.13
	9064 years	750.00 2,000.00		17.59 33.57		ths		29.37
	9074 years 9035 years	109,988.47		2, 408, 73		h		240.87
	9045 years	115, 200. 23		2,524.94		ths		757.48
	9055 years	143, 802. 55		3,268.13		10118		1,634.06
	9065 years	231,823.99		4,978.34		nths		3,484.84
-	9075 years	203.052.67		4,184.74		ths		3,766.23
	. –		8	181, 137, 93			\$	94, 073, 00
	Total\$	10, 201, 571, 51	\$	181.187.98			2	94,073.00
		GENERAL	. I	NTERROGA	TORIES.			
Lar	gest amount written on a	ny one hazard.					\$	28,000.00
Tota	al amount of the company	's stock owned	b;	y the director	s at par va	lue		35,400.00
	al amount loaned to direct							3,000.00
Tota	al amount loaned to stock	holders not offi	ce	rs			-	2,500.00
Los	ses incurred during the ye	ear—fire						92,875.99
	BUSINESS IN TH	E STATE OF	N	ORTH CAR	DLINA DI	JRING THE Y		
n	***							Fire Risks.
	s written						-	1,175,763.31 26,240.22
	miums received							14,940.87
	ses paidses incurred							13, 204. 04
	ses now unpaid							890.67
ANDS	see now unpaid						-	

# EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Incorporated May, 1859.

Commenced Business September, 1860.

FRED W. ARNOLD, President.

SAMUEL G. HOWE, Secretary.

Home Office, 1 Custom House Street, Providence, R. I.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$400,000.00.

INCOME.	Fire.		arine and Inland.	
Pross premiums\$			28, 346, 42	
Deduct reinsurance, rebate, abatement and return pre-	210211012-00		201010112	
miums	212, 155.34		1,637.18	
	815, 417, 64		26, 709, 24	
*	815,411.64	9	26, 109, 24	
Received for premiums (other than perpetual)				842, 126, 88
Pross interest on mortgage loans			7,130.64	
cross interest on collateral loans			869.96	
cross interest on bonds and dividends on stocks		-	29,365.41	
cross interest on deposits			364.33	
cross rents from company's property			3,575.57	
Total gross interest and rents				41,305.91
Pross profit on sale or maturity of ledger assets, viz.:				
Stocks				10,000,00
Pross increase in book value of ledger assets, viz.:				
Bonds				2,893,75
Bad and doubtful accounts collected during year, previous				25.92
Total income			_	
			\$	896, 352.46
			_	
Sum of both amounts			_	
			\$	
Sum of both amounts	TS.	M	arine and	
Sum of both amounts  DISBURSEMEN		M	\$	
Sum of both amounts  DISBURSEMEN  Fross amount paid policyholders for losses (including	TS. Fire.	М	arine and Inland.	
Sum of both amounts  DISBURSEMEN  Gross amount paid policyholders for losses (including \$74,024.75 occurring in previous years)\$	TS. Fire.	М	arine and Inland.	
Sum of both amounts  DISBURSEMEN  Gross amount paid policyholders for losses (including \$74,024.75 occurring in previous years)  \$24,024.75 occurring in previous years)  \$24,024.75 occurring in previous years)	TS. Fire. 442,553,79	<i>M</i>	arine and Inland.	
Sum of both amounts  DISBURSEMEN  Fross amount paid policyholders for losses (including \$74,024.75 occurring in previous years)  \$24,024.75 occurring in previous years  \$23,876.85	TS.  Fire.  442,553,79  25,079.95	<i>M</i>	arine and Inland. 13,494.63 946.05	
Sum of both amounts  DISBURSEMEN  Pross amount paid policyholders for losses (including \$74,024.75 occurring in previous years) \$24,024.75 occurring in previous years \$24,024.75 and for reinsurance in other companies, \$23,876.85	TS.  Fire.  442.553.79  25.079.95  417,473.84	M \$	arine and Inland. 13,494.63 946.05 12,548.58	
Sum of both amounts  DISBURSEMEN  Fross amount paid policyholders for losses (including \$74,024.75 occurring in previous years)  \$24,024.75 occurring in previous years  \$23,876.85	TS.  Fire.  442.553.79  25.079.95  417,473.84	M \$	arine and Inland. 13,494.63 946.05 12,548.58	1,932,772.96
Sum of both amounts  DISBURSEMEN  Gross amount paid policyholders for losses (including \$74,024.75 occurring in previous years). \$  Beduct amount received for salvage, \$2,149.15; and for reinsurance in other companies, \$23,876.85  Net amount paid policyholders for losses.	TS.  Fire.  442,553,79  25,079.95  417,473.84	M \$	sarine and Inland. 13,494.63 946.05 12,548.58	1,932,772.96 430,022.42
Sum of both amounts  DISBURSEMEN  Gross amount paid policyholders for losses (including \$74,024.75 occurring in previous years). \$ Deduct amount received for salvage, \$2,149.15; and for reinsurance in other companies, \$23,876.85	TS. Fire. 442,553,79 25,079.95 417,473.84	M & 8	arine and Inland. 13,494.63 946.05 12,548.58	1,932,772.96 430,022.42 4,875.35
Sum of both amounts  DISBURSEMEN  Pross amount paid policyholders for losses (including \$74,024.75 occurring in previous years) \$  Seduct amount received for salvage, \$2,149.15; and for reinsurance in other companies, \$23,876.85  Net amount paid policyholders for losses  Expense of adjustment and settlement of losses  Commission or brokerage	TS.  Fire.  442,553,79  25,079.95  417,473.84	M \$	arine and Inland. 13,494.63 946.05 12,548.58	430.022.42 4.875.35 178.434.40
Sum of both amounts  DISBURSEMEN  Fross amount paid policyholders for losses (including \$74,024.75 occurring in previous years).  \$24,024.75 occurring in previous years).  \$24,024.75 occurring in previous years).  \$24,024.75 occurring in previous years).  \$25,024.75 occurring in previous years,  \$25,024.75 occurring in pre	TS.  Fire. 442,553.79 25,079.95 417,473.84	M \$	arine and Inland. 13,494.63 946.05 12,548.58	430.022.42 4.875.31 178.434.46
Sum of both amounts  DISBURSEMEN  Fross amount paid policyholders for losses (including \$74,024.75 occurring in previous years).  \$24,024.75 occurring in previous years).  \$24,024.75 occurring in previous years).  \$24,024.75 occurring in previous years).  \$25,024.75 occurring in previous years).  \$25,024.75 occurring in previous years,  \$25,024.75 occurring in pr	Fire. 442,553,79 25,079,95 417,473.84	M \$	\$ arine and Inland. 13,494.63 946.05 12,548.58	430, 022, 42 4,875, 35 178, 434, 46 35, 130, 14
Sum of both amounts  DISBURSEMEN  Fross amount paid policyholders for losses (including \$74,024.75 occurring in previous years) \$  Peduct amount received for salvage, \$2,149.15; and for reinsurance in other companies, \$23,876.85  Net amount paid policyholders for losses  Expense of adjustment and settlement of losses  Commission or brokerage  Salaries (\$21,688.35) and expenses (\$13,441.79) of special ar  Salaries, fees and all other charges of officers, director employees	TS.  Fire.  442,553,79  25,079.95  417,473.84  and general as, trustees a	M \$	sarine and Inland. 13,494.63 946.05 12,548.58 shome office	430, 022, 42 4, 875, 31 178, 434, 44 48, 133, 76
Sum of both amounts  DISBURSEMEN  Fross amount paid policyholders for losses (including \$74,024.75 occurring in previous years) \$  Seduct amount received for salvage, \$2,149.15; and for reinsurance in other companies, \$23,876.85  Net amount paid policyholders for losses  Net amount paid policyholders for losses  Expense of adjustment and settlement of losses Jomnission or brokerage salaries (\$21,688.35) and expenses (\$13,441.79) of special ar salaries, fees and all other charges of officers, director employees  Jents  Ments  Advertising, \$3,854.24; printing and stationery, \$13,275.42	TS. Fire. 442,553,79 25,079.95 417,473.84 and general as, trustees a	M \$ 8	\$ arine and Inland. 13,494.63 946.05 12,548.58	430,022,42 4,875,33 178,434,4 45,130,14 48,133,76 1,620,06
Sum of both amounts  DISBURSEMEN  Fross amount paid policyholders for losses (including \$74,024.75 occurring in previous years) \$  Seduct amount received for salvage, \$2,149.15; and for reinsurance in other companies, \$23,876.85  Net amount paid policyholders for losses  Net amount paid policyholders for losses  Expense of adjustment and settlement of losses Jomnission or brokerage salaries (\$21,688.35) and expenses (\$13,441.79) of special ar salaries, fees and all other charges of officers, director employees  Jents  Ments  Advertising, \$3,854.24; printing and stationery, \$13,275.42	TS. Fire. 442,553,79 25,079.95 417,473.84 and general as, trustees a	M \$ 8	\$ arine and Inland. 13,494.63 946.05 12,548.58	430,022,42 4,875,31 178,434,4 35,130,14 48,133,76 1,620,00 17,129,66
Sum of both amounts  DISBURSEMEN  Pross amount paid policyholders for losses (including \$74,024.75 occurring in previous years). \$24,024.75 occurring in previous years). \$24,024.75 occurring in previous years. \$24,024.75 occurring in previous years. \$24,024.75 occurring in previous years. \$25,024.75 occurring in previous years. \$25,024.75 occurring in prev	TS.  Fire.  442.553.79  25.079.95  417,473.84  and general as, trustees a	M \$	\$ arine and Inland. 13,494.63 946.05 12,548.58	430,022,42 430,022,42 4,875,31 178,434,44 35,130,14 48,133,76 1,620,00 17,129,66 6,682,53
Sum of both amounts  DISBURSEMEN  Gross amount paid policyholders for losses (including \$74,024.75 occurring in previous years).  Seduct amount received for salvage, \$2,149.15; and for reinsurance in other companies, \$23,876.85  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses  Commission or brokerage Salaries (\$21,688.55) and expenses (\$13,441.79) of special ar Salaries, fees and all other charges of officers, director employees  Rents  Advertising, \$3,854.24; printing and stationery, \$13,275.42  Postage, telegrams, telephone and express.	TS.  Fire.  442,553.79  25,079.95  417,473.84  and general as, trustees a	M \$	\$ arine and Indand. 13,494.63 946.05 12,548.58	1,932,772.96 430,022.42 4,875.35 178,434.40 35,130.14 48,133.76 1,620.06 17,129.66 6,682.55 434.56
Sum of both amounts  DISBURSEMEN  Gross amount paid policyholders for losses (including \$74,024.75 occurring in previous years).  Seduct amount received for salvage, \$2,149.15; and for reinsurance in other companies, \$23,876.85  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses Commission or brokerage Salaries (\$21,688.35) and expenses (\$13,441.79) of special as Salaries, fees and all other charges of officers, director	TS.  Fire.  442.553.79  25.079.95  417,473.84  and general as s, trustees a	M \$	\$ arine and Inland. 13,494.63 946.05 12,548.58	1,932,772,96 430,022-42 4,875-35 178,434-40 25,130,14 48,133-70 17,129-6 6,682-55 434-50 274-00
Sum of both amounts  DISBURSEMEN  Gross amount paid policyholders for losses (including \$74,024.75 occurring in previous years) \$  Deduct amount received for salvage, \$2,149.15; and for reinsurance in other companies, \$23,876.85  Net amount paid policyholders for losses  Expense of adjustment and settlement of losses  Commission or brokerage .  Salaries (\$21,688.35) and expenses (\$13,441.79) of special ar Salaries, fees and all other charges of officers, director employees  Rents  Advertising, \$3,554.24; printing and stationery, \$13,275.42  Postage, telegrams, telephone and express  Legal expenses  Furniture and fixtures	TS.  Fire.  442,553.79  25,079.95  417,473.84  and general as, trustees a	M \$	\$ arine and Inland.  13,494.63 946.05 12,548.58	1,932,772,96 430,022,42 4,875,35 178,434,40 5,130,141 1,620,00 17,129,66 6,622,55 434,50 2,406,62,24
Sum of both amounts  DISBURSEMEN  Fross amount paid policyholders for losses (including \$74,024.75 occurring in previous years).  Seduct amount received for salvage, \$2,149,15; and for reinsurance in other companies, \$23,876.85  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses  Commission or brokerage Salaries (\$22,688.35) and expenses (\$13,441.79) of special ar salaries, fees and all other charges of officers, director employees  Rents  Advertising, \$3,854.24; printing and stationery, \$13,275.42  Postage, telegrams, telephone and express.  Legal expenses  Furniture and fixtures  Maps, including corrections	TS.  Fire.  442,553.79  25,079.95  417,473.84  and general a, s, trustees a	M \$	\$ arine and Inland. 13.494.63 946.05 12.548.58	

Inspections and surveys	\$	2,413.89
Repairs and expenses (other than taxes) on real estate		3,620.98
Taxes on real estate		1,967.13
State taxes on premiums		13, 349, 73
Insurance Department licenses and fees.		4,227.31
Gross loss on sale or maturity of ledger assets, viz.;		
Stocks		120.00
Bad and doubtful accounts charged profit and loss		39.13
All other miscellaneous expenses.		3.819.50
maral Values and		FF0 000 F0
Total disbursements		770,368.76
Balance	\$	1,162,404.20
I TO GOD A GODWG	-	
LEDGER ASSETS.		
Book value of real estate\$	113,000.00	
Mortgage loans on real estate	156,500.00	
Loans secured by pledge of bonds, stocks or other collaterals.	40,000.00	
Book value of bonds, excluding interest, \$450,075; stocks, \$185,025	635,100.00	
Cash in company's office	105.61	
Deposited in trust companies and banks on interest	59,849.49	
Agents' balances representing business written subsequent to October		
1, 1907	155,031.78	
Agents' balances representing business written prior to October 1,		
1907	1,590.32	
Bills receivable, taken for marine and inland risks	1,227.00	
Total ledger assets, as per balance	\$	1,162,404.20
Total reager assets, as per banances		211000
NON-LEDGER ASSETS.		
Interest accrued on bonds\$	4,547.77	
Interest accrued on collateral loans	25.00	
Rents accrued on company's property or lease	954.17	
Total interest and rents due and accrued		5,526.94
Market value (not including interest) of bonds and stocks over book value		12,945.00
	_	
Gross assets	\$	1,180,876-14
DEDUCT ASSETS NOT ADMITTED.		
		1 500 90
Agents' balances representing business written prior to October 1, 1907.		1,590.32
Total admitted assets	\$	1,179,285.82
7.7.4.D27.700170	-	
LIABILITIES.		
Gross losses adjusted, not yet due\$	8,239.91	
Gross claims for losses in process of adjustment or in suspense, includ-		
ing all reported and supposed losses	64, 116, 17	
Gross claims for losses resisted	2,213.93	
Total\$	74,570,01	
Deduct reinsurance due or accrued	3,883.54	
_		TO 000 4T
Net amount of unpaid losses and claims		70,686-47
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running one year or less from date of policy, in-		
cluding interest premiums on perpetual fire risks, \$596,582.31; unearned premiums (fifty per cent.)	298, 291.16	
	298,291.10	
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running more than one year from date of policy, \$626,013 62; unearned premiums (pro rata)	337, 526, 20	
	001,020.20	
Gross premiums (less reinsurance) (cash and bills) received and receiv- able upon all unexpired marine risks, \$23,107.79; unearned premi-		
ums (50 and 100 per cent.)	12,496.55	
Total unearned premiums as computed above		648, 313, 91

State, county and municipal	taxes due or ac	erı	red			-8	3,000.00
Commissions, brokerage and	other charges	d	ue or to beco			d	15,000.00
						-	
Total amount of liabilit							737,000.38
Capital actually paid up in ca	ish				\$ 400,000.	00	
Surplus over all liabilities					42,285.	14	
Surplus as regards policyhold	lers						442,285.44
Total liabilities						-\$	1,179,285.82
	RISKS	Al	ND PREMIUM	MS.			Gross Pre-
					Fire Risks.		ums Thereon.
In force December 31, 1906				\$	100,829,667.00	\$	1,216,236.17
Written or renewed during t							1,027,572.98
Total				_		s	2, 243, 809, 15
Deduct those expired and ma					72,604,585.00	v	934, 480-58
The state of the s				_		-	
In force at the end of t						\$	1,309,328.57
Deduct amount reinsured					7,590,032.00		86,732.64
Net amount in force De	ecember 31, 190	7		\$	104,094,522.00	\$	1,222,595.93
				=		=	
					Marine and Inland Risks.	mi	Gross Pre- ums Thereon.
In force December 31, 1906					244,906.00		16,542.64
Written or renewed during t					1,073,512.00		28,346,42
Total				_	1,318,418.00	s	44,889.06
Deduct those expired and ma					956,561.00		21,476.19
				_		_	
In force at the end of t					361,857.00		23,412.87
Deduct amount reinsured					4,250.00	_	305.08
Net amount in force De	ecember 31, 190	7		\$	357,607.00	\$	23,107.79
				_			
RECAPI	TULATION O	F	FIRE RISKS	AND P	REMIUMS.		
			Gross Pre-				A constant of
Year Written, Term,	Amount	m	iums Charged, Less Rein-		tion Unearned		Amount of . Premium Unearned.
	Covered. 42, 366, 713.00		surance. 596,582.31		alf		298, 291.16
In 1907\$ In 1906\$ years\$	504, 979, 00	9	4,113.92		urth		1,028-48
In 19062 years	195, 992.00		2,051.78		fourths		1,538.84
In 19053 years	10,626,009.00		104, 435, 61		xth		17, 405. 94
In 19063 years	12,660,875,00		121,679.70		lf		60,839.85
In 19073 years	15,701,747.00		151, 463-85		xths		126,219.88
In 19044 years	122,879.00		1,113.12		ghth		139.14
In 19054 years	145, 475. 00		1,523.76		eighths		571.41
In 19064 years	147, 475.00		1,397.90		ighths		873.69
In 1907 4 years	83,800.00		960,54	Seven-	eighths		840.47
In 19035 years	3,517,431.00		40,115.35	One-te	nth		4,011.54
In 19045 years	3,509,945.00		39,004-00	Three-	tenths		11,701.20
In 19055 years	4, 455, 254, 00		49,243.27	One-ha	alf		24.621.64
In 19065 years	4,762,147.00		51,428.09	Seven-	tenths		35,999.66
In 19075 years*	5,293,801.00	_	57,482,73	Nine-t	enths		51,734.46
Totals \$	104,094,522.00	\$	1, 222, 595, 93			\$	635,817.36

### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	30,000.00
Total amount of the company's stock owned by the directors at par value	79,500.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year—fire	412,544.87
Losses incurred during the year—ocean marine	10,438.65

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

No direct business-reinsurance only.

## FIDELITY FIRE INSURANCE COMPANY OF NEW YORK.

Incorporated June, 1906.

Commenced Business June, 1906,

Fire.

298, 872. 54 5, 531.70 182, 275.02 1, 099. 64

24,370,62

HENRY EVANS, President,

J. E. LOPEZ and E. L. BALLARD, Secretaries,

Home Office, 46 Cedar Street, New York, N. Y.

#### CAPITAL STOCK.

## 

INCOME.		
Y TO THE RESERVE OF THE PERSON	Fire.	
Gross premiums	1,112,711.46	
Deduct reinsurance, rebate, abatement and return premiums	212,564.96	
Received for premiums (other than perpetual)		900.146.50
Gross interest on bonds and dividends on stocks	109, 925, 79	
Gross interest on deposits	3,768.58	
Gross interest from all other sources	1,930.51	
Total gross interest		115,624.88
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks		5,625.00
Gross increase in book value of ledger assets, viz.:		
Bonds	796.00	
Stocks	30,782.00	31.578.00
Total income	\$	1,052,974,38
Sum of both amounts.	\$	3,869,738.13

#### DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$28,038.99 occur-	
ring in previous years)\$	321.552.03
Deduct amount received for salvage, \$2,894.31; and for reinsurance in	
other companies, \$19,785.18	22,679.49

Net amount paid policyholders for losses
Expense of adjustment and settlement of losses
Commission or brokerage
Allowances to local agencies for miscellaneous agency expenses
Salaries (\$13,155,38) and expenses (\$11,215.24) of special and general agents

ome office	45,748.83
	9,261.00
	10,657.90
	8,977.10
	1,241.86
	1,136.67
	7,626.33
	5,256.56
expenses-	3,709.91
	711.23
	17,931.49
	4,209.62
	129, 107.00
1,615.00	
98,355.00	99,970.00
	901.58
	1,214,70
	179.02
	1,264.72
\$	861, 255 - 06
\$	3,008,483.07
2,659,114.00	
1.689.34	
21000.01	
203, 311.17	
203,311.17	
203, 311.17	
203,311.17	
203, 311 · 17 143, 478 · 41 890 · 15	3,008,483.07
203, 311.17	3,008,483.07
203, 311 · 17 143, 478 · 41 890 · 15	3,008,483.07
203, 311 · 17 143, 478 · 41 890 · 15	3,008,483.07
208,311.17 143,478.41 890.15 	3,008,483-07
208, 311.17 143, 478.41 890.15 	
203,311.17 143,478.41 890.15 	14, 036. 25
203,311.17 143,478.41 890.15 	
208, 311.17 143, 478.41 890.15 	14, 036. 25
203, 311-17 143, 478-41 890-15 	14, 036. 25
203, 311-17 143, 478-41 890-15 	14, 036. 25
203, 311-17  143, 478-41  890-15	14, 036. 25
203, 311-17 143, 478, 41 890-15	14, 036. 25
203, 311-17 143, 478. 41 890. 15	14, 036. 25
203, 311-17 143, 478, 41 890, 15	14,036.25 3,022,519.32 493,054.15
203, 311-17 143, 478. 41 890. 15	14,036.25 3,022,519.32 493,054.15
203, 311-17 143, 478, 41 890, 15	14,036.25 3,022,519.32 493,054.15
203, 311-17 143, 478, 41 890. 15	14,036.25 3,022,519.32 493,054.15
203, 311-17 143, 478. 41 890. 15 \$ 3, 136. 25 10, 900. 00 \$ 890. 15 492, 164. 00 \$ \$ 62, 782. 25	14,036.25 3,022,519.32 493,054.15
203, 311-17 143, 478, 41 890. 15	14,036.25 3,022,519.32 493,054.15
203, 311-17 143, 478, 41 890, 15 \$ 3, 136, 25 10, 900, 00  \$ 890, 15 492, 164, 00 \$ \$ 62, 782, 25 1, 500, 00	14,036.25 3,022,519.32 493,054.15
203, 311-17 143, 478, 41 890, 15	14,036.25 3,022,519.32 493,054.15
203, 311-17 143, 478, 41 890, 15	14,036.25 3,022,519.32 493,054.15
	expenses.

136,300.00

None

None 335, 082, 45

Gross premiums (less reinsurance) received and receivable upon all un-	
expired fire risks running one year or less from date of policy, in-	
cluding interest premiums on perpetual fire risks, \$579,198.59; un-	
earned premiums (fifty per cent.)\$ 289,599.30	)
Gross premiums (less reinsurance) received and receivable upon all un-	
expired fire risks running more than one year from date of policy, \$471,057.13; unearned premiums (pro rata) 359,862.49	
Total unearned premiums as computed above	
State, county and municipal taxes due or accrued  Commissions, brokerage and other charges due or to become due to agents and	
brokers	
Reinsurance premiums	
Total amount of all liabilities, except capital	
Capital actually paid up in cash\$ 1,000,000.0	
Surplus over all liabilities	
Surplus as regards policyholders	1,801,701.58
Total liabilities	\$ 2,529,465.17
RISKS AND PREMIUMS.	
Fire Risks.	Gross Pre- miums Thereon.
In force on the 31st day of December, 1906	\$ 457,765.43
Written or renewed during the year 92,969,318.00	1, 112, 711. 46
Total- \$ 129,890,969,00	\$ 1,570,476.89
Deduct those expired and marked off as terminated 37,050,762.00	473, 679.72
In force at the end of the year	\$ 1,096,797.17
Deduct amount reinsured 5,117,024.00	46,541.45
Net amount in force\$ 87,723,183.00	\$ 1,050,255.72
Net amount in force	3 1,000,200-12
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Pre- miums Charged.	Amount of
Year Amount Less Rein-	Premium
Written. Term. Covered. surance, Fraction Unearned.	Unearned.
In 19071 year or less\$ 44,461,706.00 \$ 579,198.59 One-half	
In 1906 2 years 876,131.00 5,876.44 One-fourth 1,140,286.00 11,697.27 Three-fourth 1,40,286.00	
In 19063 years	
In 19073 years 23,036,793.00 241,436.17 Five-sixths	
In 19064 years 583,457.00 4,553.87 Five-eighths	
In 19074 years 296,483.00 3,103.13 Seven-eighths	
In 19065 years 3,437,453.00 41,869.28 Seven-tenths	
In 19075 years 6,151,846.00 80,288.06 Nine-tenths	
Total	\$ 649,461.79
GENERAL INTERROGATORIES.	
Largest amount written on any one hazard	\$ 50,000.00
Largest amount written on any one hazard	.\$ 50,000.00

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

Total amount of the company's stock owned by the directors at par value————
Total amount loaned to directors or other officers

Total amount loaned to stockholders not officers....

Losses incurred during the year-fire

	Fire Kisks.
Risks written\$	377,395.00
Premiums received	5, 467.32
Losses paid	3,111.83
Losses incurred	3,115.38
Losses now unpaid	3.55

## FIRE ASSOCIATION OF PHILADELPHIA.

Incorporated March 27, 1820.

Commenced Business September 1, 1817.

Fine

113,981.70

E. C. IRVIN. President.

M. G. GARRIGUES, Secretary and Treasurer,

Home Office, 407-409 Walnut Street, Philadelphia, Pa.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$750,000.00.	
Amount of ledger assets (as per balance) December 31 of previous year	7,103,319.08

INCOME.		
	Fire.	
Gross premiums	5,562,331.49	
Deduct reinsurance, rebate, abatement and return premiums	1,376,548.53	
Received for premiums (other than perpetual)		4, 185, 782, 96
Deposit premiums written on perpetual risks (gross)		45,819.12
Gross interest on mortgage loans	82,320.21	
Gross interest on collateral loans	12,866.26	
Gross interest on bonds and dividends on stocks	203, 140.04	
Gross interest on deposits	5,081.22	
Gross interest from all other sources	475.80	
Gross rents from company's property	25, 144.18	
Total gross interest and rents		329,027,71
Gross profit on sale or maturity of ledger assets, viz.;		
Real estate	5,196.04	
Bonds	3,437.60	
		8,633.64
Earned deposits on perpetual policies		6,418.10
Unclaimed dividends by former stockholders		390.00
Agents' balances collected		9.47
Total income	\$	4,576,081.00

# Sum of both amounts \$ 11,679,400.08 DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$330,063.70 o	ecur-
ring in previous years)	\$ 2,244,033.37
Deduct amount received for salvage, \$17,506.76; and for reinsurar	nce in
other companies, \$298,120.61	315,627.37

Net amount paid policyholders for losses	1,928,406.00
Expense of adjustment and settlement of losses	23, 243, 79
Deposit premiums returned	84, 112.08
Paid stockholders for interest or dividends.	250,000.00
Interest paid to scripholders.	5,980.03
Commission or brokerage	1,061,807.89
Allowances to local agencies for miscellaneous agency expenses	2,739.52
Salaries (\$106,530.65) and expenses (\$42,554.98) of special and general agents	149,085.63
Salaries, fees and all other charges of officers, directors, trustees and home office	

employees -----

 Rents
 989.35

 Advertising, \$6,343.66; printing and stationery, \$22,632,53
 28,976.19

 Postage, telegrams, telephone and express
 18,502.15

Legal expenses	\$	3,407.27
Maps, including corrections		6,427.68
Underwriters' boards and tariff associations		57, 156, 24
Fire department, fire patrol and salvage corps assessments, fees, taxes and	expenses.	1,763.64
Repairs and expenses (other than taxes) on real estate		10,715.73
Taxes on real estate		6,280.66
State taxes on premiums		64,888.57
Insurance Department licenses and fees		22,896.53
All other licenses, fees and taxes		10.316.57
Gross loss on sale or maturity of ledger assets, viz.:  Real estate		4, 179.91
Agents' balances charged off		1,990.57
Commission on purchase and sale of stock and bonds		318.75.
Total disbursements	\$	3,858,166.45
Balance	\$	7.821,233.63
LEDGER ASSETS.	_	
Book value of real estate\$	368, 444. 74	
Mortgage loans on real estate		
Loans secured by pledge of bonds, stocks or other collaterals	242,600.00	
Book value of bonds, excluding interest, \$4,072,613.58; stocks, \$437,665.34-	4,510,278.92	
Cash in company's office	7,481.09	
Deposited in trust companies and banks on interest	439, 236.77	
Agents' balances representing business written subsequent to October 1, 1907	ene 000 10	
_		
Total ledger assets, as per balance	\$	7,821,233.63
NON-LEDGER ASSETS.		
Interest due (\$5,344.60) and accrued (\$21,421.61) on mortgages	26,766.21	
Interest due (\$22,130) and accrued (\$27,698.03) on bonds	49,828.03	
Interest accrued on collateral loans	1,412.25	
Rents due (\$260.80) and accrued (\$612.65) on company's property or		
lease	873.45	
		78,879.94
lease		78,879.94 3,655.26
lease Total interest and rents due and accrued		
lease		3,655.26
lease		3,655.26 5,349.78
lease	\$	3,655.26 5,349.78
lease Total interest and rents due and accrued Market value of real estate over book value Due for reinsurance on losses paid Gross assets  DEDUCT ASSETS NOT ADMITTED. Company's stock owned\$	\$	3,655.26 5,349.78
lease	9,300.00	3,655.26 5,349.78
lease Total interest and rents due and accrued Market value of real estate over book value Due for reinsurance on losses paid Gross assets  DEDUCT ASSETS NOT ADMITTED. Company's stock owned\$	9,300.00	3,655.26 5,349.78 7,909,118.61
lease	9,300.00	3,655.26 5,349.78
lease	9,300.00	3,655.26 5,349.78 7,909,118.61 68,443.42
Total interest and rents due and accrued.  Market value of real estate over book value.  Due for reinsurance on losses paid  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Company's stock owned\$  Book value of ledger assets over market value, viz.:  Bonds and stocks  Total  Total admitted assets.  LIABILITIES.	9,300.00	3,655.26 5,349.78 7,909,118.61 68,443.42
lease	9,300.00	3,655.26 5,349.78 7,909,118.61 68,443.42
Total interest and rents due and accrued.  Market value of real estate over book value.  Due for reinsurance on losses paid  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Company's stock owned.  Sook value of ledger assets over market value, viz.:  Bonds and stocks.  Total.  Total admitted assets.  LIABILITIES.  Gross losses adjusted, not yet due	9,300.00 59,143.42 	3,655.26 5,349.78 7,909,118.61 68,443.42
Total interest and rents due and accrued.  Market value of real estate over book value.  Due for reinsurance on losses paid  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Company's stock owned.  Sook value of ledger assets over market value, viz.:  Bonds and stocks  Total.  Total admitted assets.  LIABILITIES.  Gross losses adjusted, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.	9, 300. 00 59, 143. 42 	3,655.26 5,349.78 7,909,118.61 68,443.42
lease.  Total interest and rents due and accrued.  Market value of real estate over book value.  Due for reinsurance on losses paid  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Company's stock owned	9,300.00 59,143.42 \$ 159,835.20 217,548.01 47,377.81	3,655.26 5,349.78 7,909,118.61 68,443.42
lease	\$ 9,300.00 59,143.42 \$ 159,835.20 217.548.01 424.761.02	3,655.26 5,349.78 7,909,118.61 68,443.42
lease.  Total interest and rents due and accrued.  Market value of real estate over book value.  Due for reinsurance on losses paid  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Company's stock owned	9,300.00 59,143.42 \$ 159,835.20 217,548.01 47,377.81	3,655.26 5,349.78 7,909,118.61 68,443.42

Gross premiums (less reinsu	rance) received	and receivable	upon all un-	
expired fire risks runnin				
cluding interest premi				
unearned premiums (fifty per cent.)			3	
Gross premiums (less reinsu				
expired fire risks runnin	g more than or	e year from da	ate of policy	
\$3,328,812.85; unearned p	remiums (pro	ata)	1,769,271.70	0
Total un sound amount		al about		\$ 3,211,449.43
Amount reclaimable by the				
			eived	
Capital actually paid up in c				
Surplus over all liabilities			1,804,021.5	5
Surplus as regards policyhol	ders			2,554,021.58
Total liabilities				\$ 7,840,675.19
	RISKS	AND PREMIT	JMS.	a
			Fire Risks. 1	Gross Pre- niums Thereon.
In force on the 31st day of D	ecember 1906			\$ 6,400,574.97
Written or renewed during t				5,562,331.49
Total			\$ 970,414,024.00	\$ 11,962,906.46 5,229,957.87
Deduct those expired and ma	arked on as ter	minated	405, 980, 793. 00	5,229,951.81
In force at the end of t			\$ 564,433,231.00	\$ 6,732,948.59
Deduct amount reinsured			42,976,372.00	519,780.27
Net amount in force			\$ 521,456,859.00	\$ 6,213,168.32
RECAPI	TELL ATTION O	E PIDE DICK	S AND PREMIUMS.	
THE CASE	TULATION O	L LIVE WISK	S AND PREMIUMS.	
Moni				
		Gross Pre- miums Charged		Amount of
Year Written. Term.			Fraction Unearned.	Premium Unearned.
Year Written. Term. In 19071 year or less3	Amount Covered.	Gross Pre- miums Charged Less Rein-	Fraction Unearned, One-half	Premium Unearned. \$ 1,442,177.73
Year Written. Term. In 19071 year or less\$ In 19062 years	Amount Covered, 209, 435, 299.00 1, 991, 139.00	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,355.47 19,622.42	Fraction Unearned, One-half One-fourth	Premium Unearned, \$ 1,442,177.73 4,905.60
Year Written, Term, In 1907 1 year or less \$ In 1906 2 years In 1907 2 years	Amount Covered, 209, 435, 299, 00 1, 991, 139, 00 645, 688, 00	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,355.47 19,622.42 16,843.64	Fraction Unearned, One-half One-fourth Three-fourths	Premium Unearned, \$ 1,442,177.73 4,905.60 12,632.73
Year Written. Term. In 19071 year or less\$ In 19062 years. In 19052 years. In 19053 years.	Amount Covered. 209, 435, 299, 00 1, 991, 139, 00 645, 688, 00 57, 118, 182, 00	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,355.47 19,622.42 16,843.64 589,376.52	Fraction Unearned. One-half One-fourth Three-fourths One-sixth	Premium Unearned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42
Year Term. In 1907 1 year or less \$ In 1906 2 years. In 1907 2 years. In 1906 3 years. In 1906 3 years.	Amount Covered. 209, 435, 299.00 1, 991.139.00 645, 688.00 57, 118.182.00 67, 230, 167.00	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,355.47 19,622.42 16,843.64 589,376.52 710,235.58	Fraction Unearned, One-half. One-fourth Three-fourths One-sixth. One-half.	Premium Unearned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355,117.79
Year Written. Term. In 19071 year or less	Amount Covered. 209, 435, 299.00 1, 991, 139.00 645, 688.00 57, 118, 182.00 67, 230, 167.00 83, 664, 076.00	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,355.47 19,622.42 16,843.64 589,376.52 710,235.58 867,178.44	Fraction Unearned. One-half. One-fourth Three-fourths One-sixth. One-half. Five-sixths	Premium Unearned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355,117.79 722,648.70
Year Written. Term. In 19071 year or less	Amount Covered. 209, 435, 299.00 1, 991.139.00 645.688.00 57, 118.182.00 67, 230, 167.00 83, 664, 075.00 829, 586.00	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,355.47 19,622.42 16,843.64 589,376.52 710,235.58 867,178.44 10,338.01	Fraction Unearned, One-half One-fourth Three-fourths One-sixth. One-half Five-sixths One-eighth	Premium Unearned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355.117.79 722,648.70 1,292.25
Year Written. In 19071 year or leas	Amount Covered. 209, 435, 299.00 1, 991, 139.00 645, 688.00 57, 118, 182.00 67, 230, 167.00 83, 664, 076.00 829, 586.00 881, 968.00	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,355.47 19,622.42 16,543.64 589,376.52 710,235.58 867,178.44 10,338.01 9,281.55	Fraction Unearned. One-half. One-fourth Three-fourths One-sixth. One-half Five-sixths One-eighth Three-eighth	Premium Unearned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355,117.79 722,648.70 1,292.25 3,480.58
Year Written. In 19071 year or leas\$ In 19062 years. In 19062 years In 19053 years. In 19063 years. In 19043 years. In 19044 years. In 19064 years. In 19064 years.	Amount Covered. 209, 435, 299.00 1, 991.139.00 645, 688.00 67, 230, 167.00 83, 664, 076.00 829, 586.00 1, 024.102.00	Gross Pre- miums Charged Less Rein- surance. \$ 2.884,355.47 19,622.42 16,843.64 589,376.52 710,235.58 867,178.44 10,338.01 9,281.55 11,896.71	Fraction Unearned. One-half One-fourth Three-fourths One-sixth One-sixth One-sixth Three-eighth Three-eighths Five-sighths	Premium Unearned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355.117.79 722,648.70 1,292.25 3,480.58 7,435.44
Year Written. In 19071 year or less\$ In 19062 years. In 19062 years. In 19063 years. In 19063 years. In 19063 years. In 19064 years. In 19054 years. In 19064 years. In 19064 years. In 19064 years.	Amount Covered. 209,435,299.00 1,991.139.00 645,688.00 57,118.182.00 67,230,167.00 83,664.076.00 829,586.00 81,968.00 1,024.102.00 1,231,505.00	Gross Pre- miums Charged Less Rein- surance. \$ 2.884.355.47 19.622.42 16.843.64 589.376.52 710.235.58 867.178.44 10.338.01 9.281.55 11.896.71 13.224.10	Fraction Unearned, One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths	Premium Unearned. \$ 1.442,177.73 4,905.60 12.632.73 98.229.42 355.117.79 722,648.70 1,292.25 3,480.58 7,435.44 11.571.07
Year Written. In 19071 year or less8 In 19062 years. In 19062 years. In 19053 years. In 19053 years. In 19043 years. In 19044 years. In 19064 years. In 19064 years. In 19074 years. In 19074 years. In 19074 years. In 19085 years	Amount Covered. 209, 435, 299.00 1, 991, 139.00 645, 688.00 57, 118, 182.00 67, 230, 167.00 83, 664, 076.00 829, 586.00 1, 024, 102.00 1, 231, 505.00 18, 602.552.00	Gross Pre- miums Charged Less Rein- surance. \$ 2.884, \$55.47 19, 622.42 16, 843.64 598, 376.22 710, 235.58 867, 178.44 10, 338.01 9, 281.55 11, 896.71 13, 224.10 20, 648.62	Fraction Unearned. One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths One-tenth	Premium Unearned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355,117.79 722,648.70 1,292.25 3,480.58 7,435.44 11,571.00 20,064.86
Year         Term.           In 19071 year or less	Amount Covered. 209,435,299.00 1,991.139.00 645,688.00 57,118.182.00 67,230,167.00 83,664.076.00 829,586.00 81,968.00 1,024.102.00 1,231,505.00	Gross Pre- miums Charged Less Rein- surance. \$ 2.884.355.47 19.622.42 16.843.64 589.376.52 710.235.58 867.178.44 10.338.01 9.281.55 11.896.71 13.224.10	Fraction Unearned, One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths	Premium Unearned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355.117.79 722,648.70 1,292.25 3,480.58 7,435.44 11,571.07 20,064.86 69,031.74
Year Written. In 19071 year or less8 In 19062 years. In 19053 years In 19053 years In 19053 years In 19073 years In 19073 years In 19074 years In 19064 years In 19084 years In 19035 years In 19045 years In 19045 years In 19045 years	Amount Covered. 299, 436, 299.00 1, 991, 139.00 645, 688.00 67, 128, 167.00 83, 664, 076.00 821, 988.00 1, 024, 102.00 1, 231, 505.00 18, 602, 555.00 14, 600, 618.00	Gross Pre- miums Charged Less Rein- surance. 2 . 884.355.47 19.622.42 16.843.42 44.589.376.52 TIO.235.58 867.178.44 10.338.01 9.281.55 11.896.71 13.224.10 200.648.62 230.105.61	Fraction Unearned. One-half One-fourth Three-fourths One-sixth. One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths One-tenth Three-tenths	Premium Uncarned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355.117.79 722,648.70 1,292.25 3,490.58 7,435.44 11,571.07 20,064.86 60,031.74 95,895.41
Year Written. In 19071 year or leas\$ In 19062 years In 19062 years In 19053 years In 19063 years In 19063 years In 19044 years In 19044 years In 19044 years In 19074 years In 19074 years In 19085 years	Amount Covered. 209,435,299.00 1,991.139.00 645,688.00 67,230,167.00 83,664,076.00 829,586.00 811,988.00 1,024.102.00 1,231,505.00 18,602.552.00 14,600,618.00	Gross Pre- musc Charged Less Rein- surance. \$ 2.884.355.47 19.622.42 16.843.64 583.376.52 710.235.58 867.178.44 10.333.01 9.281.55 11.896.71 113.224.10 200.648.62 230.105.81 191.790.82	Fraction Unearned. One-half. One-fourth Three-fourths One-sixth. One-sixth. One-sixths One-eighth Three-eighths Five-sixths One-teighths. Seven-eighths. One-tenth Three-tenths One-tenth	Premium Uncarned. \$ 1,442,177.73 4,905.60 12,632.73 96,229.42 355,117.79 722,648.70 1,292.25 3,480.58 7,435.44 11,571.07 20,064.86 60,031.74 95,895.41
Year Written. In 19071 year or leas	Amount Covered. 209, 435, 299.00 1, 991, 139.00 615, 688.00 67, 118, 182.00 67, 230, 167.00 829, 586.00 829, 586.00 1, 024, 102.00 1, 231, 505.00 14, 600, 618.00 14, 600, 618.00 14, 266, 505.00 30, 960, 135.00	Gross Pre- mixms Charged Less Rein- surance. \$ 2.884.355.47 19.622.42 16.843.42 46.589.376.52 710.235.58 867.178.44 10.338.01 9.281.55 11.896.71 13.224.10 206.448.22 230.105.81 191.790.82 227.387.27 230.883.36	Fraction Unearned. One-half One-fourth Three-fourths One-sixth. One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths One-tenth Three-tenths One-half Seven-tenths	Premium Uncarned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355,117.79 722,648.70 1,222.25 3,480.58 7,435.44 11,571.07 20,064.86 60,031.74 95,895.41 159,171.06 207,795.02
Year Written. In 1907 1 year or less 8 In 1906 2 years In 1906 2 years In 1905 3 years In 1906 3 years In 1907 3 years In 1907 3 years In 1906 4 years In 1906 4 years In 1906 4 years In 1908 5 years In 1906 5 years In 1907 5 years In 1907 5 years	Amount Covered. 209, 435, 299, 00 1, 991, 139, 00 615, 688, 00 67, 118, 182, 00 67, 220, 167, 00 83, 664, 076, 00 881, 988, 00 1, 024, 102, 00 1, 231, 505, 20 14, 600, 618, 00 18, 602, 552, 00 14, 966, 555, 00 18, 275, 387, 00 30, 960, 135, 50 521, 456, 859, 00	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,855.47 19,622.42 16,843.64 589,376.52 710,225.88 867,178.44 10,338.01 13,224.10 200,648.62 220,105.81 191,790.82 227,387.27 230,888.36 \$ 6,213,168.32	Fraction Unearned. One-half One-fourth Three-fourths One-sixth. One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths One-tenth Three-tenths One-half Seven-tenths	Premium Uncarned. \$ 1,442,177.73 \$ 1,442,177.73 98,229,42 95,117.79 722,648.70 1,292.25 1,480.58 7,435.44 11,571.07 20,064.86 60,031.74 95,895.41 159,171.06 207,795.02
Year Written. In 19071 year or leas	Amount Covered. 209, 435, 299.00 1, 991, 139.00 615, 688.00 57, 118, 182.00 67, 220, 167.00 83, 664, 076.00 831, 988.00 1, 024, 102.00 1, 231, 505.00 18, 602, 552.00 14, 600, 618.00 18, 275, 337.00 30, 960, 135.00 521, 456, 859.00 82, 039, 176.00	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,355.47 19,622.42 16,843.64 589,376.52 710,235.88 867,178.44 10,338.01 13,224.10 200,648.62 230,105.51 191,799.22 277,387.27 230,883.36 \$ 6,213,168.32 1,865,734.75	Fraction Unearned. One-half One-fourth Three-fourths One-sixth. One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths One-tenth Three-tenths One-half Seven-tenths	Premium Uncarned. \$ 1,442,177.73 4,905,60 12,632,73 98,229,42 355,117,79 722,648,70 722,648,70 1,292,25 1,480,58 7,435,44 11,571,07 20,064,86 69,031,74 95,895,41 159,171,06 207,795,02 \$ 3,211,449,43 1,707,382,30
Year Written. In 1907 1 year or less 8 In 1906 2 years In 1906 2 years In 1905 3 years In 1906 3 years In 1907 3 years In 1907 3 years In 1906 4 years In 1906 4 years In 1906 4 years In 1908 5 years In 1906 5 years In 1907 5 years In 1907 5 years	Amount Covered. 209, 435, 299.00 1, 991, 139.00 615, 688.00 57, 118, 182.00 67, 220, 167.00 83, 664, 076.00 831, 988.00 1, 024, 102.00 1, 231, 505.00 18, 602, 552.00 14, 600, 618.00 18, 275, 337.00 30, 960, 135.00 521, 456, 859.00 82, 039, 176.00	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,855.47 19,622.42 16,843.64 589,376.52 710,225.88 867,178.44 10,338.01 13,224.10 200,648.62 220,105.81 191,790.82 227,387.27 230,888.36 \$ 6,213,168.32	Fraction Unearned. One-half One-fourth Three-fourths One-sixth. One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths One-tenth Three-tenths One-half Seven-tenths	Premium Uncarned. \$ 1,442,177.73 \$ 1,442,177.73 98,229,42 95,117.79 722,648.70 1,292.25 1,480.58 7,435.44 11,571.07 20,064.86 60,031.74 95,895.41 159,171.06 207,795.02
Year Written. In 19071 year or leas	Amount Covered. 209, 435, 299.00 1, 991, 139.00 615, 683, 664, 076.00 821, 181, 182.00 67, 213, 167.00 829, 586.00 821, 586.00 1, 024, 102.00 1, 221, 505.00 14, 600, 618.00 14, 966, 505.00 18, 275, 327.00 30, 960, 135.00 521, 456, 859.00 82, 099, 176.00	Gross Pre- miums Charged Less Rein- surance. \$ 2.884.355.47 19.622.42 16.842.42 16.843.40 178.44 10.338.01 9.281.55 11.896.71 13.224.10 20,648.22 230,105.81 191.790.82 227,388.27 230.883.36 \$ 6.213.168.32 1,865.734.75 \$ 8.078,903.07	Fraction Unearned. One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths One-tenth Three-tenths One-half Seven-tenths Nine-tenths Nine-tenths	Premium Uncarned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355,117.79 722,648.70 1,292.25 3,450.58 7,435.44 11,571.07 20,064.86 69,031.74 95,895.41 159,171.06 207,795.02 \$ 3,211,449.43 1,707,382 30
Year Written. In 19071 year or leas	Amount Covered. 209, 435, 299.00 1, 991, 139.00 615, 683, 664, 076.00 821, 181, 182.00 67, 213, 167.00 829, 586.00 821, 586.00 1, 024, 102.00 1, 221, 505.00 14, 600, 618.00 14, 966, 505.00 18, 275, 327.00 30, 960, 135.00 521, 456, 859.00 82, 099, 176.00	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,355.47 19,622.42 16,843.64 589,376.52 710,235.88 867,178.44 10,338.01 13,224.10 200,648.62 230,105.51 191,799.22 277,387.27 230,883.36 \$ 6,213,168.32 1,865,734.75	Fraction Unearned. One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths One-tenth Three-tenths One-half Seven-tenths Nine-tenths Nine-tenths	Premium Uncarned. \$ 1,442,177.73 4,905,60 12,632,73 98,229,42 355,117,79 722,648,70 722,648,70 1,292,25 1,480,58 7,435,44 11,571,07 20,064,86 69,031,74 95,895,41 159,171,06 207,795,02 \$ 3,211,449,43 1,707,382,30
Year         Written.         Term.           In 1907	Amount Covered. 209, 435, 299.00 1, 991, 139.00 645, 688.00 57, 118, 182.00 67, 230, 167.00 829, 586.00 831, 698.00 1, 024, 102.00 1, 231, 505.00 18, 602, 552.00 14, 600, 618.00 14, 966, 552.00 18, 275, 337.00 30, 980, 135.00 521, 456, 859.00 663, 556, 035.00	Gross Pre- miums Charged Less Rein- surance. \$ 2.884.355.47 19.622.42 16.843.64 583.376.52 710.235.58 867.178.44 10.333.01 9.281.55 11.896.71 13.224.10 200.648.62 220.105.61 191.790.22 227.387.27 230.838.36 \$ 6.213.168.32 1.865.734.75 \$ 8.078.903.07	Fraction Unearned. One-half One-fourth Three-fourths One-sixth. One-half Five-sixths One-eighth Three-eighths Seven-eighths One-tenth Three-eighths One-tenth Nine-tenths Nine-tenths Nine-tenths Nine-tenths TORIES.	Premium Uncarned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355,117.79 722,648.70 1,232.25 3,450.58 7,435.44 11,571.07 20,064.86 69,031.74 95,895.14 150,171.06 207,795.02 \$ 3,211,449.43 1,707,332 30 \$ 4,918,831.73
Year         Written.         Term.           In 1907	Amount Covered. 209, 435, 299.00 1, 991, 139.00 615, 683.00 671, 218, 182.00 67, 220, 167.00 829, 586.00 821, 985.00 1, 024, 102.00 1, 221, 505.00 14, 696, 505.00 14, 266, 505.00 181, 275, 327.00 30, 960, 135.00 521, 456, 859.00 822, 686.035.00 603, 556, 035.00 GENERAL	Gross Pre- mixms Charged Less Rein- surance. \$ 2.884.355.47 19.622.42 16.843.46 589.376.52 710.235.58 867.178.44 10.338.01 9.281.55 11.896.71 13.224.10 206.645.22 230.105.81 191.790.82 227.387.27 230.883.36 \$ 6.213.168.32 1,865.734.75 \$ 8.078.903.07 INTERROGA'	Fraction Unearned, One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths One-tenth Three-tenths One-half Seven-tenths Nine-tenths Nine-tenths Nine-tenths TORIES.	Premium Uncarned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355,117.79 722,648.70 1,232.25 3,480.58 7,435.44 11.571.07 20,064.86 69.031.74 95,895.41 159,171.06 207,735.02 \$ 3,211,449.43 1,707,382,30 \$ 4,918,831.73
Year Written. In 19071 year or less\$ In 19062 years	Amount Covered. 209, 435, 299.00 1, 991.139.00 615, 688.00 57, 118, 182.00 67, 220, 167.00 82, 586.00 83, 664, 076.00 821, 988.00 1, 024, 102.00 1, 221, 505.00 18, 602, 552.00 14, 600, 618.00 14, 966, 552.00 18, 275, 337.00 30, 960, 135.00 521, 456, 859.00 82, 099, 176.00 603, 556, 035.00 GENERAL Lany one hazard y's stock owned	Gross Pre- miums Charged Less Rein- surance. \$ 2,884,355.47 19,622.42 16,843.64 589,376.52 710,235.88 867,178.44 10,338.01 9,281.55 11,896.71 13,224.10 200,648.62 230,105.51 191,799.28 227,387.27 230,883.36 \$ 6,213,168.32 1,865.734.75 \$ 8,078,903.07 INTERROGA	Fraction Unearned. One-half. One-half. One-fourth Three-fourths One-sixth. One-sixth. One-sixth. Three-eighth Five-sixths One-leighth Seven-eighths One-tenth Three-eighths One-tenth Seven-tenths Nine-tenths Nine-tenths Nine-tenths TORIES.	Premium Uncarned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355,117.79 722,648.70 722,648.70 20,064.86 69,031.74 95,895.41 159,171.06 207,795.02 \$ 3,211,449.43 1,707,382.30 \$ 4,918,831.73
Year   Written.   Term.   In 1907	Amount Covered. 209, 435, 299.00 1, 991, 139.00 615, 688.00 57, 118, 182.00 67, 230, 167.00 829, 586.00 831, 986.00 1, 024, 102.00 1, 024, 102.00 14, 600, 618.00 14, 600, 618.00 14, 966, 555.00 18, 275, 337.00 30, 960, 135.00 521, 456.859.00 603, 556, 035.00 GENERAL Any one hazard y's stock ownectors or other of toolders not officiolers.	Gross Pre- miums Charged Less Rein- surance. \$ 2.884.355.47 19.622.42 16.843.64 589.376.52 710.235.58 867.178.44 10.338.01 9.281.55 11.896.71 13.224.10 200.648.62 220.105.51 191.790.82 227.387.27 230.883.36 \$ 6.213.168.32 1,855.734.75 \$ 8.078.903.07 INTERROGA*	Fraction Unearned. One-half One-fourth Three-fourths One-sixth. One-half Five-sixths One-eighth Three-eighths Five-eighths Five-eighths One-tenth Three-tenths One-tenth Nine-tenths One-half Three-tenths One-half Seven-tenths Nine-tenths Nine-tenths Nine-tenths	Premium Uncarned. \$ 1,442.177.73 4,905.60 12,632.73 98,229.42 355.117.79 722,648.70 1.292.25 3,480.58 7.435.44 11.571.07 20.064.86 69.031.74 159.171.06 207,795.02 \$ 4,913.43 1.707,382.30 \$ 4,918.831.73
Year Written. In 19071 year or less\$ In 19062 years	Amount Covered. 209, 435, 299.00 1, 991, 139.00 615, 688.00 57, 118, 182.00 67, 230, 167.00 829, 586.00 831, 986.00 1, 024, 102.00 1, 024, 102.00 14, 600, 618.00 14, 600, 618.00 14, 966, 555.00 18, 275, 337.00 30, 960, 135.00 521, 456.859.00 603, 556, 035.00 GENERAL Any one hazard y's stock ownectors or other of toolders not officiolers.	Gross Pre- miums Charged Less Rein- surance. \$ 2.884.355.47 19.622.42 16.843.64 589.376.52 710.235.58 867.178.44 10.338.01 9.281.55 11.896.71 13.224.10 200.648.62 220.105.51 191.790.82 227.387.27 230.883.36 \$ 6.213.168.32 1,855.734.75 \$ 8.078.903.07 INTERROGA*	Fraction Unearned. One-half One-fourth Three-fourths One-sixth. One-half Five-sixths One-eighth Three-eighths Five-eighths Five-eighths One-tenth Three-tenths One-tenth Nine-tenths One-half Three-tenths One-half Seven-tenths Nine-tenths Nine-tenths Nine-tenths	Premium Uncarned. \$ 1,442,177.73 4,905.60 12,632.73 98,229.42 355,117.79 722,648.70 722,648.70 20,064.86 69,031.74 95,895.41 159,171.06 207,795.02 \$ 3,211,449.43 1,707,382.30 \$ 4,918,831.73

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written\$	4,842,630.00
Premiums received	43,028.43
Losses paid	24,908.43
Losses incurred	27,189.81
Losses now unpaid	3,553.35
=	

## FIREMEN'S FUND INSURANCE COMPANY.

Incorporated May 6, 1863.

Commenced Business June 18, 1863.

WILLIAM J. DUTTON, President.

Louis Weinmann, Secretary.

THOMAS M. GARDINER, Treasurer.

Home Office, 401 California Street, San Francisco, Cal.

## CAPITAL STOCK.

## Amount of capital paid up in cash, \$1,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year \$ 3,808,231,59

Deduction from assets applied on increase of capital 287, 475.00	
Total\$ 3,520,756.59	
Increase of paid-up capital during the year600,000.00	
Extended at\$	4, 120, 756, 59
INCOME.	
Fire. Marine and Inland.	
Gross premiums\$ 5,395,763.72 \$ 2,156,556.21	
Deduct reinsurance, rebate, abatement and return	
premiums805, 582.39 990, 472.44	
\$ 4,590,181.33 \$ 1,166,083.77	
Received for premiums (other than perpetual)	5,756,265.10
Gross interest on mortgage loans\$ 9,485.45	
Gross interest on collateral loans	
Gross interest on bonds and dividends on stocks	
Gross interest on deposits	
Gross interest from all other sources 6,119.69	
Gross rents from company's property, including \$6,300 for company's	
occupancy of its own buildings 6,666,66	
Total gross interest and rents	138, 143, 79
Gross profit on sale or maturity of ledger assets, viz.:	
Real estate	
Bonds274.19	
Stocks 150.00	
	1.899.19

From sale of stocks not on books and from Firemen's Fund Insurance Corporation	
on stocks sold\$	29,821.50
Insurance collected on fire loss on building	4, 615. 40
Agents' balances previously charged off	15,076.35
Premium on sale of company's stock	326, 190, 26
Total income	6, 272, 011, 59
Sum of both amounts \$	10 200 700 10
Sum of both amounts	10, 392, 768, 18
DISBURSEMENTS.  Marine	
Fire. and Inland.	
Gross amount paid policyholders for losses (including	
\$1,207,805.16 occurring in previous years)\$ 2,096,264.57 \$ 686,695.90	
Deduct amount received for salvage, \$26,973.80; and for	
reinsurance in other companies, \$647,293.59	
\$ 1,757,069.70 \$ 351,623.38	
Net amount paid policyholders for losses	2,108,693,08
Expense of adjustment and settlement of losses	28, 166, 64
Commission or brokerage	327, 688, 41
Allowances to local agencies for miscellaneous agency expenses	14,240,50
Salaries (\$69,000) and expenses (\$64,276,28) of special and general agents	133,276,28
Salaries, fees and all other charges of officers, directors, trustees and home office	200,210.20
employees	203, 097. 95
Rents	6,300,00
Advertising, \$26,578.65; printing and stationery, \$25,761.78	52, 340, 43
Postage, telegrams, telephone and express	22,400,00
Legal expenses	8,954,24
Furniture and fixtures	4,500,00
Maps, including corrections	5,820.00
Underwriters' board and tariff associations	21,014.59
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-	21, 257, 47
Inspection and surveys	9,000,00
Repairs and expenses (other than taxes) on real estate	489, 50
Taxes on real estate	7,312.10
State taxes on premiums	28, 341. 44
Insurance Department licenses and fees	25,515,76
All other licenses, fees and taxes	2,700.00
Gross loss on sale or maturity of ledger assets, viz.;	-,,,,,,,
Bonds \$ 10.00	
Stocks	
Other assets 58,000.00	
	1,010,913.50
Subscriptions	1,600.00
Exchange	3,689.33
Charity and donation	462,00
Miscellaneous	39, 538, 90
Commutation of reinsurance contract with Firemen's Fund Insurance Corporation -	29, 202. 04
Repurchasing of stock and stock orders	163, 383, 43
Bonds sold by corporation	3,075.00
Total disbursements	4, 282, 972. 59
Balance	6, 109, 795, 59
LEDGER ASSETS.	
Book value of real estate \$566,054.00	
Montage learns on weel estate	

Mortgage loans on real estate 297, 980, 00

Loans secured by pledge of bonds, stocks or other collaterals 182, 500, 00 Book value of bonds, excluding interest, \$3,045,575.80; stocks, \$631,279.55. 3,676,855.35 Cash in company's office

Deposited in trust companies and banks not on interest _____ 150,674,16

4,282.32

Deposited in trust companies and banks on interest	345,691.67	
1, 1907	737, 428. 25	
Agents' balances representing business written prior to October 1, 1907.	49, 067, 87	
Bills receivable, taken for marine and inland risks	31,965.40	
Reinsurance due on losses paid	423.29	
In hands of London correspondents for convenient settlement of marine	420.20	
	00.050.00	
losses payable in England	66, 873. 28	
Total ledger assets, as per balance		6, 109, 795, 59
		.,
NON-LEDGER ASSETS.		
Interest due (\$573.93) and accrued (\$1,524.63) on mortgages	2,098.56	
Interest accrued on collateral loans	765.60	
Total interest due and accrued		2,864.16
Market value (not including interest) of bonds and stocks over book value		4,835.45
market value (not including interest) of bonds and stocks over book value		4,000.40
Gross assets	\$	6, 117, 495, 20
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 1907.\$	49,067.87	
	45,001.01	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	130,328.30	
Total .		179, 396, 17
	_	
Total admitted assets	\$	5, 938, 099. 03
	_	
LIABILITIES.		
Gross losses adjusted, not yet due	37, 377. 97	
	01,011.51	
Gross claims for losses in process of adjustment or in suspense, includ-		
ing all reported and supposed losses	450, 137. 84	
Gross claims for losses resisted	29, 726, 54	
Total	517, 242, 35	
Deduct reinsurance due and accrued	112,859.37	
Net amount of unpaid losses and claims		404, 382, 98
Gross premiums (less reinsurance) received and receivable upon all un-		30 3) 00 11 00
expired fire risks running one year or less from date of policy, in-		
cluding interest premiums on perpetual fire risks, \$2,100,001.64; un-		
earned premiums (fifty per cent.)\$ 1	, 050, 000. 82	
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running more than one year from date of policy,		
	,465,407,78	
Gross premiums (less reinsurance) (cash and bills) received and receiv-	, 100, 101110	
able upon all unexpired time risks, \$653,801.62; unearned premiums		
(fifty per cent.)	326,900.81	
Gross premiums (less reinsurance) (cash and bills) received and receiv-		
able upon all unexpired marine risks; unearned premiums (100 per		
cent.)	28, 427, 78	
Total unearned premiums as computed above		2,870,737.19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		11,500.00
State, county and municipal taxes due or accrued		62,500.00
Commissions, brokerage and other charges due or to become due to		
brokers.		173,029,15
Estimated amount due Firemen's Fund Insurance Corporation on final set		110,025.10
Estimated amount due Firemen's Fund Insurance Corporation on final set		
	tlement of	0.000.00
outstanding marine losses	tlement of	9, 027. 70
	tlement of	
Total amount of all liabilities, except capital	tlement of	9,027.70 3,531,177.02
Total amount of all liabilities, except capital  Capital actually paid up in cash \$1	tlement of \$ ,600,000.00	
Total amount of all liabilities, except capital	tlement of \$ ,600,000.00	
Total amount of all liabilities, except capital  Capital actually paid up in cash	\$,600,000.00 806,922.01	3,531,177.02
Total amount of all liabilities, except capital  Capital actually paid up in cash  Surplus over all liabilities  Surplus as regards policy holders	\$,600,000.00 806,922.01	3, 531, 177.02 2, 406, 922.01
Total amount of all liabilities, except capital  Capital actually paid up in cash	\$,600,000.00 806,922.01	3,531,177.02

	RISKS	S AND PREMI	UMS.		Gross Pre-
			Fire Risks.	mi	ums Thereon.
*In force on the 31st day of				2 8	0 555 100 00
poration was reinsured. Written or renewed during					2,577,160,80 5,395,763,72
	the year			_	
Total			\$ 625, 361, 083.0		7,972,924,52
Deduct those expired and m	arked off as te	rminated	201,097,841.0		2,572,603.02
In force at the end of	the year		\$ 424, 263, 242.00	\$	5, 400, 321, 50
Deduct amount reinsured			31,919,088.0	)	449,989.34
Net amount in force -			\$ 392,344,154.00	3	4,950,332.16
(Estimated outstanding re			30, 480, 050. 0		422, 280, 75
* Difference between origin	nal premiums r	received by corp	poration (		2, 154, 880. 05
and amount paid to cor	mpany for rein	surance		_	2, 104, 000.00
			\$ 30,480,050.00	\$	2,577,160.80
			Manda and		Corres Don
			Marine and Inland Risks.	mi	Gross Pre- ums Thereon.
*In force on the 31st day of	March, 1907, w	hen net busine			
poration was reinsured.			\$ 10,840,131.0	\$	524,349,10
Written or renewed during	the year		277, 057, 704.00	)	2, 156, 556, 21
Total			\$ 287,897,835,00	\$	2,680,905.31
Deduct those expired and m	arked off as te	rminated	238, 352, 416.0	)	1,390,455.76
In force at the end of	the year		\$ 49,545,419.00	3	1,290,449.55
Deduct amount reinsured					608, 220.15
				_	
Net amount in force .			28,110,080.00	8	682, 229, 40
*{ Estimated outstanding re	einsurance in fe	orce	10,840,131.00	)	323, 228.82
and amount paid to con					201,120.28
			\$ 10,840,131.00	8	524, 349, 10
				\$	524,349.10
RECAP	ITULATION (		S AND PREMIUMS.	\$	524,349,10
RECAP	ITULATION (		S AND PREMIUMS.	\$	
Year	Amount	Gross Pre- miums Charge Less Rein-	S AND PREMIUMS.		Amount of Premium
Year Written. Term.	Amount Covered.	Gross Pre- miums Charge Less Rein- surance,	S AND PREMIUMS.  d,  Fraction Unearned		Amount of Premium Unearned.
Year Written. Term. In 19071 year or less\$	Amount Covered. 150, 107, 156, 00	Gross Pre- miums Charge Less Rein- surance, \$ 2,100,001.64	S AND PREMIUMS.  d,  Fraction Unearned One-half	\$	Amount of Premium Unearned. 1,050,000.82
Year Written. Term. In 19071 year or less\$ In 19062 years	Amount Covered. 5 150, 107, 156, 00 2, 227, 039, 00	Gross Pre- miums Charge Less Rein- surance, \$ 2,100,001.64 21,658.98	S AND PREMIUMS.  d,  Fraction Unearned One-half	\$	Amount of Premium Unearned. 1,050,000.82 5,414.74
Year Written, Term. In 19071 year or less\$ In 19062 years In 19072 years	Amount Covered. 150,107,156,00 2,227,039,00 3,638,360,00	Gross Pre- miums Charge Less Rein- surance, \$ 2,100,001.64 21,658.98 46,232.94	AS AND PREMIUMS.  d,  Fraction Unearned One-half One-fourth Three fourths	\$	Amount of Premium Uncarned. 1,050,000.82 5,414.74 34,674.70
Year Written. Term. In 19971 year or less\$ In 19962 years In 19072 years. In 19053 years	Amount Covered. 150,107,156.00 2,227,039.00 3,638,360.00 55,865,598.00	Gross Pre- miums Charge Less Rein- surance, \$ 2,100,001.64 21,658.98 46,232.94 637,281.26	Fraction Unearned One-half One-fourth Three-fourths One-sixth	\$	Amount of Premium Uncarned. 1,050,000.82 5,414.74 34,674.70 106,213.55
Year Written. Term. In 19971 year or less\$ In 19062 years. In 19072 years. In 19053 years. In 19063 years.	Amount Covered. 150,107,156,00 2,227,039,00 3,638,360,00 55,865,598,00 45,759,982,00	Gross Pre- miums Charge Less Rein- surance, \$ 2,100,001.64 21,658.98 46,232.94 637,281.26 515,421.70	S AND PREMIUMS.  d,  Fraction Unearned One-half. One-fourth. Three-fourths. One-sixth One-half.	\$	Amount of Premium Uncarned. 1,050,000.82 5,414.74 34,674.70 106,213.55 257,710.85
Year Written. Term. In 1907 1 year or less . \$ In 1906 2 years. In 1905 3 years. In 1906 3 years. In 1906 3 years.	Amount Covered. : 150, 107, 156, 00 2, 227, 039, 00 3, 638, 360, 00 55, 865, 598, 00 45, 759, 982, 00 55, 303, 429, 00	Gross Pre- miums Charge Less Rein- surance, \$ 2,100,001.64 21,658.94 46,232.94 637,281.26 515,421.70 691,355.67	Fraction Unearned One-half One-fourth Three-fourths One-sixth One-half Five-sixths		Amount of Premium Uncarned. 1,050,000.82 5,414.74 34,674.70 106,213.55 257,710.85 576,129.72
Year Written. Term. In 19071 year or less\$ In 19062 years. In 19072 years. In 19053 years. In 19063 years. In 19073 years. In 19044 years. In 19044 years.	Amount Covered. 150,107,156,00 2,227,039,00 3,638,360,00 55,865,598,00 45,759,982,00 55,303,429,00 3,440,211.00	Gross Pre- miums Charge Less Rein- surance, \$ 2,100,001.64 21,658.98 46,232.94 637,281.26 515,421.70 691,355.67 35,421.05	S AND PREMIUMS.  d,  Fraction Unearned One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth		Amount of Premium Uncarned. 1,050,000.82 5,414.74 34,674.70 106,213.55 257,710.85 576,129.72 4,427.63
Year Written. Term. In 19071 year or less\$ In 19072 years. In 19062 years. In 19053 years. In 19073 years. In 19073 years. In 19044 years. In 19064 years.	Amount Covered. : 150,107,156,00 2,227,039,00 3,638,360.00 55,865,598,00 45,759,982,00 55,303,429,00 3,440,211.00 1,405,812.00	Gross Pre- miums Charge Less Rein- surance. \$ 2,100,001.64 21,658.98 46,232.94 637,281.26 515,421.70 691,355.67 35,421.05 16,284.40	S AND PREMIUMS.  d,  Fraction Unearned One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Three-eighths	\$	Amount of Premium Unearned. 1,050,000,82 5,414,74 34,674,70 106,213.55 257,710.85 576,129,72 4,427,63 6,106.65
Year Written. Term. In 19071 year or less\$ In 19062 years. In 19072 years. In 19053 years. In 19063 years. In 19073 years. In 19044 years. In 19044 years.	Amount Covered. 150,107,156,00 2,227,039,00 3,638,360,00 55,865,598,00 45,759,982,00 55,303,429,00 3,440,211.00	Gross Pre- miums Charge Less Rein- surance, \$ 2,100,001.64 21,658.98 46,232.94 637,281.26 515,421.70 691,355.67 35,421.05	Fraction Unearned One-half One-fourth One-sixth One-sixth One-sixth One-sixth Five-sixths One-eighth Three-eighths Five-sighths	\$	Amount of Premium Uncarned. 1,050,000.82 5,414.74 34,674.70 106,213.55 257,710.85 576,129.72 4,427.63 6,106.65 5,397.80
Year         Written.         Term.           In 1997.        1 year or less.         \$           In 1966.        2 years.	Amount Covered. 150,107,156.00 2,227,039.00 3,638,360.00 55,865,598.00 45,759,982.00 3,440,211.00 1,405,812.00 880,026,00 1,808,317.00	Gross Pre- miums Charge Less Rein- surance. \$ 2,100,001.64 21,658.98 46,232.94 637,281.26 515,421.70 691,355.63 35,421.65 16,284.40 8,636.48	S AND PREMIUMS.  d,  Fraction Unearned One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths	\$	Amount of Premium Unearned. 1,050,000.82 5,414.74 34,674.70 106,213.55 257,710.85 576,129.72 4,427.63 6,106.65 5,397.80 19,759.79
Year         Term.           In 1907.         1 year or less.         \$           In 1906.         2 years.         \$           In 1907.         2 years.         \$           In 1907.         3 years.         \$           In 1907.         3 years.         \$           In 1905.         4 years.         \$           In 1906.         4 years.         \$           In 1906.         4 years.         \$           In 1907.         4 years.         \$	Amount Covered. 150,107,156,00 2,227,039,00 3,638,360,00 55,865,598,00 45,759,982,00 55,33,449,90 1,405,812,00 880,026,00	Gross Presumans Charge Less Rein- surance, \$ 2,100,001.64 21,658.98 46,232.94 637,281.26 515,421.70 691,355.67 35,421.05 16,284.40 8,636.48 22,582.62	Fraction Unearned One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Five-eighths Five-eighths Fore-eighths One-tenth	\$	Amount of Premium Uncarned. 1,050,000.82 5,414.74 34,674.70 106,213.55 257,710.85 576,129.72 4,427.63 6,106.65 5,397.80
Year         Written.         Term.           In 1907.        1 year or less.         \$           In 1906.        2 years.	Amount Covered, 150,107,156,00 2,227,039,00 3,638,360,00 45,759,982,00 45,759,982,00 153,342,90 1,405,812,00 880,026,00 11,808,317,00 11,830,288,00	Gross Pre- minus Chage Less Rein- surance. \$ 2,100,001,64 21,658,98 46,232,94 637,281,26 515,421,70 691,355,67 35,421,05 16,284,40 8,636,48 22,582,62 130,877,42	Fraction Unearned One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Five-eighths Five-eighths Fore-eighths One-tenth	\$	Amount of Premium Unearned. 1,050,000,82 5,414.74 34,674.70 106,213.55 257,710.85 576,129,72 4,427,3 6,106.65 5,397.80 19,759,79 13,687,74
Year         Written.         Term.           In 19971 year or less\$         \$           In 19662 years         \$           In 19053 years         \$           In 19053 years         \$           In 19044 years         \$           In 19044 years         \$           In 19064 years         \$           In 19074 years         \$           In 19074 years         \$           In 19085 years         \$           In 19045 years         \$	Amount Covered. \$150,107,156,00 2,227,039,00 3,638,360,00 45,759,982,00 45,759,982,00 3,440,211,00 880,026,00 1,808,317.00 11,830,280,00 11,422,606,00 14,422,606,00	Gross Pre- minans Charge Less Rein- surance. \$ 2,100,001.64 21,658.98 46,232.94 637,281.26 515,421.70 691,355.67 35,421.05 16,284.40 8,636.48 22,582.62 130,877.42 168,797.54	S AND PREMIUMS.  d,  Fraction Unearned One-half One-fourth One-sixth One-sixth One-eighth Three-eighths Five-eighths Seven-eighths One-tenth Three-tenths One-half		Amount of Premium Uncarned. 1,050,000.82 5,414.74 34.674.70 106,213.55 557,710.85 576,129.72 4,427.63 6,106.65 5,397.80 19,759.79 13,087.74 50,659.26
Year Written. Term. In 1907 1 year or less \$ In 1907 2 years. In 1906 2 years. In 1907 3 years. In 1907 3 years. In 1907 3 years. In 1907 3 years. In 1906 4 years. In 1906 4 years. In 1906 4 years. In 1909 5 years. In 1903 5 years. In 1904 5 years.	Amount Covered. 150,107,156,00 2,227,039,00 3,638,360,00 55,865,598,00 45,759,982,00 55,303,429,00 1,405,812,00 880,026,00 1,808,317,00 11,830,288,00 11,422,606,208,00	Gross Pre- minums Charge Less Rein- surance. \$ 2,100,001,64 21,658,98 46,232,44 637,281,26 515,421,70 691,355,421,05 16,284,40 8,636,48 22,582,62 130,877,42 168,797,54 201,272,21	S AND PREMIUMS.  d,  Fraction Unearned One-half One-fourth One-sixth One-sixth One-eighth Three-eighths Five-eighths Seven-eighths One-tenth Three-tenths One-half	\$	Amount of Premium Uncarned. 1,050,000, 82 5,414,74 34,674,70 106,213,55 257,710,85 576,129,72 4,427,63 6,106,65 5,397,80 19,759,79 13,087,74 50,639,26 100,636,10
Year         Written.         Term.           In 1907.        1 year or less.         \$           In 1906.        2 years.	Amount Covered. 150,107,156,00 2,227,039,00 55,865,598,00 45,759,982,00 55,303,429,00 3,440,211,00 1,405,812,00 1,405,817,00 11,830,283,17,00 11,422,606,00 15,906,208,00 15,066,208,00 15,066,208,00 15,069,538,00	Gross Pre- miums Charge Less Rein- surance. \$ 2,100,001.64 21,658.98 46,232.94 637,281.26 515.421.70 691,355.67 35,421.65 16,224.40 8,636.48 22,552.62 130,877.42 168,797.54 201,272.21 169,240.81	Fraction Unearned One-half One-south One-sixth One-sixth One-sixth One-sixth Five-sixths One-eighth Three-cighths Five-eighths Five-eighths Fore-tenths One-tenth Three-tenths One-tenth	\$	Amount of Premium Uncarned. 1,050,000,82 1,050,000,82 444,74 434,674,710,85 576,129,72 4,427,63 6,106,65 5,397,80 19,759,79 13,087,474 50,639,26 100,656,10 118,468,58 166,740,67
Year         Written.         Term.           In 1907.         .1 year or less.         \$           In 1907.         .2 years.            In 1906.         .2 years.            In 1905.         .3 years.            In 1906.         .3 years.            In 1904.         .4 years.            In 1906.         .4 years.            In 1907.         .4 years.            In 1904.         .5 years.            In 1905.         .5 years.            In 1907.         .5 years.            In 1907.         .5 years.	Amount Covered. 150,107,156,00 2,227,039,00 55,865,598,00 45,759,982,00 55,303,429,00 3,440,211,00 1,405,812,00 1,405,817,00 11,830,283,17,00 11,422,606,00 15,906,208,00 15,066,208,00 15,066,208,00 15,069,538,00	Gross Pre- minums Charge Less Rein- surance. \$ 2,100,001,64 21,658,98 46,232,94 637,281,26 515,421,70 691,355,67 35,421,05 16,284,40 8,636,48 22,582,65 130,877,42 168,797,54 201,272,21 169,240,84 185,267,41	Fraction Unearned One-half One-south One-sixth One-sixth One-sixth One-sixth Five-sixths One-eighth Three-cighths Five-eighths Five-eighths Fore-tenths One-tenth Three-tenths One-tenth	\$	Amount of Premium Uncarned. 1,050,000.82 5,414.74 34,674.710.85 576,129.72 4,427.63 6,106.65 5,397.80 19,759.79 13,087.74 50,639.26 100,636.10 118,468.58
Year         Written.         Term.           In 1907.         .1 year or less.         \$           In 1907.         .2 years.            In 1906.         .2 years.            In 1905.         .3 years.            In 1906.         .3 years.            In 1904.         .4 years.            In 1906.         .4 years.            In 1907.         .4 years.            In 1904.         .5 years.            In 1905.         .5 years.            In 1907.         .5 years.            In 1907.         .5 years.	Amount Covered. 150, 107, 156, 00 2, 227, 039, 00 55, 865, 598, 00 44, 759, 982, 00 55, 303, 429, 00 3, 440, 211, 00 1, 405, 812, 00 880, 026, 00 11, 830, 288, 00 14, 422, 606, 00 15, 906, 208, 00 14, 629, 584, 00 15, 695, 538, 00	Gross Pre- minums Charge Less Rein- surance. \$ 2,100,001,64 21,658,98 46,232,94 637,281,26 515,421,70 691,355,67 35,421,05 16,284,40 8,636,48 22,582,65 130,877,42 168,797,54 201,272,21 169,240,84 185,267,41	Fraction Unearned One-half One-fourth One-sixth One-half Five-sixths One-leighth Five-eighths Five-eighths Fone-tenth Three-tenths One-half Seven-tenths Nine-tenths	\$	Amount of Premium Uncarned. 1,050,000,82 1,050,000,82 444,74 434,674,710,85 576,129,72 4,427,63 6,106,65 5,397,80 19,759,79 13,087,474 50,639,26 100,656,10 118,468,58 166,740,67
Year         Written.         Term.           In 1907.         .1 year or less.         \$           In 1907.         .2 years.            In 1906.         .2 years.            In 1905.         .3 years.            In 1906.         .3 years.            In 1904.         .4 years.            In 1906.         .4 years.            In 1907.         .4 years.            In 1904.         .5 years.            In 1905.         .5 years.            In 1907.         .5 years.            In 1907.         .5 years.	Amount Covered. 150,107,156,00 2,227,039,00 2,227,039,00 55,865,598,00 55,803,429,00 3,440,211,00 1,405,812,00 880,026,00 1,405,812,00 11,402,806,00 11,402,806,00 11,500,288,00 14,402,806,00 14,629,841,00 15,069,538,00 392,344,154,00	Gross Pre- minums Charge Less Rein- surance. \$ 2,100,001,64 21,658,98 46,232,94 637,281,26 515,421,70 691,355,67 35,421,05 16,224,40 8,636,48 22,582,62 130,877,42 168,797,54 201,272,21 169,240,84 185,267,41 \$ 4,950,332,16	Fraction Unearned One-half One-sixth One-sixth One-sixth One-sixth One-sixth Five-sixths One-eighth Three-cighths Five-eighths Five-eighths One-tenth Three-tenths One-tenth Three-tenths One-tenth Three-tenths One-tenth	\$	Amount of Premium Uncarned. 1,050,000,82 1,050,000,82 444,74 434,674,710,85 576,129,72 4,427,63 6,106,65 5,397,80 19,759,79 13,087,44 50,639,26 100,636,10 118,468,58 166,740,67 2,515,408,60
Year   Written.   Term.   In 1907 1 year or less \$ In 1906 2 years.   In 1906 2 years   In 1905 3 years   In 1905 3 years   In 1906 3 years   In 1904 4 years   In 1906 4 years   In 1906 4 years   In 1906 4 years   In 1907 4 years   In 1907 4 years   In 1904 5 years   In 1904 5 years   In 1905 5 years   In 1906 5 years   In 1907 5 years   In 19	Amount Covered. 150,107,156,00 3,638,360,00 3,638,360,00 55,865,598,00 55,303,429,00 14,67,59,82,00 1,405,812,00 880,026,00 11,830,288,00 11,492,606,00 11,5906,208,00 14,629,584,00 15,906,208,00 392,344,154,00 GENERA any one hazard	Gross Pre- miums Charge Less Rein- surance. \$ 2,100,001.64 21,658 46,232.94 637,281.25 615,421.70 691,355.67 35,421.05 16,284.40 8,636.48 22,582.62 130,877.42 168,797.54 201,272.21 169,240.84 185,257.41 \$ 4,950,332.16 L INTERROG.	S AND PREMIUMS.  d,  Fraction Unearned One-half One-half One-sixth One-sixth One-sixth One-dighth Three-eighths Five-sighths Five-eighths Seven-eighth One-tenth Three-tenths One-tenth Three-tenths Nine-tenths Nine-tenths	\$	Amount of Premium Uncarned. 1,050,000,82 1,050,000,82 444,74 434,674,710,85 576,129,72 4,427,63 6,106,65 5,397,80 19,759,79 13,087,474 50,639,26 100,656,10 118,468,58 166,740,67
Year   Written.   1 1997	Amount Covered. 150, 107, 156, 00 2, 227, 039, 00 2, 227, 039, 00 55, 865, 598, 00 44, 759, 982, 00 880, 026, 00 11, 405, 812, 00 11, 830, 238, 00 14, 422, 606, 00 15, 966, 208, 00 14, 629, 584, 00 15, 069, 538, 00 392, 344, 154, 00 GENERA any one hazard	Gross Pre- minums Charge Less Rein- surance. \$ 2,100,001.64 24,658.93 46,232.94 637,221.26 6515,421.70 691,355.67 35,421.65 16,224.40 8,636.48 22,582.62 130,877.42 168,797.54 201,722.21 169,240.84 185,267.41 \$ 4,950,332.16	Fraction Unearned One-half One-fourth One-sixth One-sixth One-sixth One-sixth Five-sixths One-eighth Three-eighths Five-eighths Five-eighths Seven-eighths One-tenth Three-tenths One-half Seven-tenths Nine-tenths Nine-tenths Nine-tenths Nine-tenths Atories	\$	Amount of Premium Uncarned. 1,050,000, 82 5,414,74 34,674,70 106,213.55 257,710, 85 576,129,72 4,427,63 6,106,65 5,397,80 19,759,79 13,087,74 50,639,26 100,636,10 118,468,58 166,740,67 2,515,408,60
Year   Written.   Term.   In 1907	Amount Covered. 150,107,156,00 2,227,039,00 3,638,360,00 55,368,5598,00 45,759,982,00 14,67,59,982,00 1,405,812,00 880,026,00 11,808,317,00 11,430,288,00 14,622,584,00 15,906,208,00 392,344,154,00 GENERA any one hazard y's stock owne-	Gross Pre- miums Charge Less Rein- surance. \$ 2,100,001,64 21,658,98 46,232,94 637,281,26 515,421,70 691,355,67 35,421,65 516,284,40 8,636,48 22,582,62 130,877,42 168,797,42 168,797,42 185,267,41 \$ 4,950,332,16 L INTERROG.	Fraction Unearned One-half One-fourth One-fourth One-sixth One-sixth One-sixth One-eighth Three-eighths Five-sighths Seven-eighths One-tenth Three-tenths One-tenth Three-tenths ATORIES.	\$	Amount of Premium Uncarned. 1,050,000.82 5,414.74 34,674.710.85 576,129.72 4,427.63 6,106.65 5,397.80 19,759.79 13,087.74 50,639.26 100,636.10 118,408.58 166,740.67 2,515,000.00 97,300.00
Year   Written.   Term.   In 1907 1 year or less \$ In 1907 2 years.   In 1906 2 years.   In 1907 2 years.   In 1907 3 years.   In 1907 3 years.   In 1907 3 years.   In 1907 4 years.   In 1906 4 years.   In 1906 4 years.   In 1906 4 years.   In 1907 5 years.   In 1908 5 years.   In 1906 5 years.   In 1906 5 years.   In 1906 5 years.   In 1907 5 years.   Total \$   Second Control of the compan.   Second Control of the compan. Total amount of the compan. Total amount of the compan. Total amount loaned to the decompan.	Amount Covered. 150,107,156,00 2,227,039,00 55,865,598,00 45,759,982,00 55,303,429,00 3,440,211.00 1,405,812,00 880,026,00 11,402,812,00 11,803,317,00 11,803,317,00 11,629,584,00 14,629,584,00 15,069,538,00 392,344,154,00 GENERA any one hazard y's stock owne tirectors or othe kholders not off eyear—fire	Gross Pre- minums Charge Less Rein- surance. \$ 2,100,001.64 21,658.98 46,232.94 637,281.26 651.421.70 691,355.67 35,421.65 16,224.40 8,636.48 22,582.62 130,877.42 168,797.54 201,272.21 210,272.12 169,240.84 185,267.41 \$ 4,950,332.16 L INTERROG, d by the director officers ficers	Fraction Unearned One-half One-fourth One-fourth One-sixth One-sixth One-sixth One-eighth Three-eighths Five-sighths Seven-eighths One-tenth Three-tenths One-tenth Three-tenths ATORIES.	\$	Amount of Premium Uncarned. 1,050,000,82 4,674,70 106,213.55 257,710.85 576,129.72 4,427.63 6,106.65 5,397.80 19,759.79 13,087,40 19,759.29 100,636,10 118,468.58 166,740.67 2,515,408.60

13,175.50

45,000.00

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.	Marine and Inland Risks.
Risks written	4,992,112.00	\$ 41,976.00
Premiums received	39,993.48	1,083.57
Losses paid	25,599.55	
Losses incurred	25,232.74	
Losses now unpaid		

## FIREMEN'S INSURANCE COMPANY.

Incorporated December 3, 1855.

Commenced Business December 3, 1855.

DANIEL H. DUNHAM, President,

A. H. HASSINGER, Secretary.

CHARLES COLYER, Treasurer.

Home Office, 784-786 Broad Street, Newark, N. J.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$1,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	\$	3,778,290.80
INCOME.  Gross premiums\$		
Deduct reinsurance, rebate, abatement and return premiums	394, 359. 97	
Received for premiums (other than perpetual)  Gross interest on mortgage loans  Gross interest on bonds and dividends on stocks  Gross interest on deposits  Gross rents from company's property	95, 082, 00 105, 896, 25 399, 88	1, 596, 405, 82
Total gross interest and rents		213, 966, 99
Gross profit on sale or maturity of ledger assets, viz.:  Real estate		73.25
Total income	\$	1,810,446.06
Sum of both amounts	\$	5,588,736.86
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$95,152.82 occur-	Fire.	
ring in previous years)	683, 865, 67	

DISBOUSEMENTS.	Fire
ross amount paid policyholders for losses (including \$95,152.82 occur-	1.016
ring in previous years)\$	683,8

Deduct amount received for salvage, \$2,708.43; and for reinsurance in		
other companies, \$38,762 51	41, 470. 94	
Net amount paid policyholders for losses		642, 394, 73
Expense of adjustment and settlement of losses		13 175 50

Paid stockholders for interest or dividends	150,000.00
Scrip or certificates of profits redeemed in cash	3.00
Interest paid to scripholders	1.08
Commission or brokerage	399, 427.50
Salaries (\$11,750) and expenses (\$13,166.32) of special and general agents	24,916.32
Salaries, fees and all other charges of officers, directors, trustees and home office	

employees -----

Advertising, printing and stationery	}	
Postage, telegrams, telephone and express		
Legal expenses		
Furniture and fixtures		
Maps, including corrections		53, 642. 38
Underwriters' boards and tariff associations		
Fire department, fire patrol and salvage corps assessments, fees, taxes a		
penses		
Inspections and surveys		
Repairs and expenses (other than taxes) on real estate		642.87
Taxes on real estate		8,543.96
State taxes on premiums		38, 990. 04
		3, 563. 20
Gross loss on sale or maturity of ledger assets, viz.:  Real estate		478, 46
Premiums written off on securities purchased during the year, viz.:		478.46
Stocks	14,500.00	
Bonds		
Duids	1902.00	15, 362, 50
Total disbursements	- 3	1,396,141.54
	_	
Balance		4, 192, 595, 32
LEDGER ASSETS.		
Book value of real estate\$	108, 473, 66	
	2,231,390,00	
Book value of bonds, excluding interest, \$1,077,000; stocks, \$480,650		
Cash in company's office	3,088.68	
Deposited in trust companies and banks on interest	74, 939, 33	
Agents' balances representing business written subsequent to October	14,000.00	
	216, 765, 68	
Agents' balances representing business written prior to October 1.		
1907	287.97	
Total ledger assets, as per balance		4 100 505 90
Total ledger assets, as per paralice		4, 192, 595. 32
NON-LEDGER ASSETS,		
Interest due (\$2,329) and accrued (\$28,314.22) on mortgages\$	20 642 00	
Rents due on company's property or lease	106 66	
-	100100	
* Total interest and rents due and accrued		30,749.88
Market value (not including interest) of bonds and stocks over book valu		472,765.00
Due from companies for reinsurance on losses paid		5,246.57
Gross assets	\$	4,701,356.77
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 1907	~~~~~	287.97
Total admitted assets		4 701 000 00
AVAII BAILLIUG BEUCIS	=	4, 101,066.00
LIABILITIES.		
Gross losses adjusted and unpaid (due, \$28,896.93; not yet due, \$13,442.34).\$	40,000,00	
Gross claims for losses in process of adjustment or in suspense, includ-	42,339.27	
ing all reported and supposed losses	84,678,55	
Gross claims for losses resisted	11.219.71	
Total\$	138, 237, 53	
Deduct reinsurance due or accrued	18,897.65	
Net amount of unpaid losses and claims	2	119,339,88
		110,000.00

None

632, 296.53

Gross premiums (less reinsu expired fire risks runnin cluding interest premiu	g one year or ms on perpetu	leal	ss from date of fire risks, \$946	policy, in- ,743.46; un-	*	
earned premiums (fifty					73	
Gross premiums (less reinsu						
expired fire risks running						
\$1,753,200.56; unearned p	remiums (pro	rai	ta)	957, 625.	85	
Total unearned premis	ms as comput	ed	above		~. 9	1,430,997.58
Principal unpaid on scrip or	r certificates o	f	rofits authori	zed or ordered to be a	e-	
deemed						1,869.00
Interest due or accrued rem	aining unpaid					490.89
Total amount of all lia	bilities, except	ca	nital		- 8	1,552,697.35
Capital actually paid up in c					-	1,002,001.00
Surplus over all liabilities						
Surplus as regards policyhol					-	0 730 001 10
						3, 148, 371, 45
Total liabilities					8	4,701,068.80
	RISKS	A	ND PREMIU	MS.		
						Gross Pre-
	1 4000			Fire Risks.		niums Thereon.
In force on the 31st day of D					8	
Written or renewed during	ine year			142,836,820.00	_	1,990,765.79
				\$ 394,020,817.00	\$	4,554,577.97
Deduct those expired and ma	arked off as ter	mi	nated	121,341,813.00		1,733,322.47
In force at end of the	/ear			\$ 272,679,004,00	8	2,821,255.50
Deduct amount reinsured				15,323,306.00		121,311.48
Net amount in force				® 957 955 600 00	8	
Net amount in force				257, 355, 698.00	9	2,699,942.02
RECAP	TULATION C	F	FIRE RISKS	AND PREMIUMS.		
			Gross Pre-			
Year	Amount	m	iums Charged, Less Rein-			Amount of
Written. Term.	Covered.		surance,	Fraction Unearned.		Premium Unearned.
In 1907 1 year or less \$	64, 955, 364.00	\$	946,743.46	One-half	\$	
In 19062 years	1,400,197.00		7,214.52	One-fourth	_	1,803.63
In 1907 2 years	592, 493.00		4,131.91	Three-fourths		3,098.93
In 1905 3 years	44,519,109.00		375,878.85	One-sixth	-	62,646.47
In 19063 years	52, 284, 515.00		440, 290, 92	One-half		220, 145, 46
In 1907 3 years	55, 241, 688.00		488,510.91	Five-sixths	-	407,092.42
In 1904 4 years	430,050.00		3,787.85	One-eighth		473.48
In 1905 4 years	488,593.00		4,644.13	Three-eighths		1,741.55
In 19064 years	974,089.00		8,280.37	Five-eighths		5, 175, 23
In 19074 years	561,014.00		5,493.57	Seven-eighths		4,806.87
In 19035 years	4,144,537.00		48, 185, 13	One-tenth		4.818.51
In 1904 5 years	5,300,494.00		61,119.81	Three-tenths		18,335.94
In 1905 5 years	6, 256, 189.00		74, 835, 69 87, 830, 52	One-half		37,417.84
In 1906 5 years	7,837,045.00		141, 151, 58	Nine-tenths		61,481.36
In 19075 years Over 5 years	12,158,771.00 211,550.00		1,844.80	Pro rata		127, 036.42 1, 551, 74
_		-		170 /444	-	
Total\$	257, 355, 698.00	\$	2,699,944.02	~	\$	1,430,997.58
	GENERAL	, II	NTERROGATO	ORIES.		
Largest amount written on a	ny one hazard.				-8	100,000.00
Total amount of the company						135, 600, 00
Total amount loaned to direct						None

Total amount loaned to stockholders not officers -----

Losses incurred during the year-fire-----

15,890.66

23,400.87

318.63 9,138.87

6,146,75 328,00 1,398,47

358,00

### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

·	Fire Risks.
Risks written	\$ 609,550.00
Premiums received	8,478.63
Losses paid	804.98
Losses incurred	829.98
Losses now unpaid	25,00

### FLORIDA HOME INSURANCE COMPANY.

Incorporated January 2, 1907.

Commenced Business 1907.

JOHN H. CARTER, President.

H. P. MULKEY, Secretary.

Home Office, Marianna, Florida,

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$120,000.00.

Amount of ledger assets (as per balance) December 31 of previous year \$ 110,000,00

Amount of leager assets (as per balance) December of or previous year -		
Increase of paid-up capital during the year	22,000.00	
Extended at	\$	132,000.00
INCOME.		
	Fire.	
Gloss premiums	150,220.44	
Deduct reinsurance, rebate, abatement and return premiums	37,746.83	
Received for premiums (other than perpetual)		112,473.61
Gross interest on bonds and dividends on stocks\$	2,236.00	
Gross interest on deposits	298.21	
Gross interest from all other sources	70.77	
Gross rents from company's property, including \$328 for company's oc-		
eupancy of its own buildings	2,097.40	
Total gross interest and rents		4,702.38
Gross increase in book value of ledger assets, viz.;		
Stocks		155.00
Cash paid in for reinsurance reserve		10,500.00
Total income		127, 830, 99
Sum of both amounts	\$	259, 830, 99
DISBURSEMENTS.		
	Fire.	
Gross amount paid policyholders for losses	15,890.69	

Net amount paid policyholders for losses.

Expense of adjustment and settlement of losses

Commission or brokerage

Allowances to local agencies for miscellaneous agency expenses _____

Salaries and expenses of special and general agents Salaries, fees and all other charges of officers, directors, trustees and home office employees...

Advertising, printing and stationery

		1 - 12 - 13
Postage, telegrams, telephone and express		875.25
Legal expenses Underwriters' boards and tariff associations		400.00 225.00
Fire department, fire patrol and salvage corps assessments, fees, taxe		225.00
penses		176.00
State taxes on premiums		206.00
Insurance Department licenses and fees		3,416.12
All other licenses, fees and taxes  Fire and Plate-glass Insurance Company		1,290.00
Miscellaneous		371.72 386.68
Total disbursements	_	64,322.12
	_	
Balance		195,508,87
LEDGER ASSETS.		
Book value of real estate\$	24,000.00	
Book value of bonds, excluding interest, \$30,250; stocks, \$47,180	77,430.00	- 1
Cash in company's office	5,757.37	
Deposited in trust companies and banks not on interest	44,358.68	
Deposited in trust companies and banks on interest  Agents' balances representing business written subsequent to October	18,000.00	
1, 1907	20,028-86	
Furniture and fixtures	3,067.92	- 12
Maps and agency supplies	2,866.04	-
Total ledger assets, as per balance	s	195,508.87
NON-LEDGER ASSETS.		
Interest accrued on bonds	625.00	
Interest due on other assets		
_		0 101 00
Total interest due and accrued		2,101.00 5,000.00
Market value (not including interest) of bonds and stocks over book value		2,440.00
	_	205,054.87
Gross assets		200,004.01
DEDUCT ASSETS NOT ADMITTED.		
Supplies, printed matter and stationery	2,866.04	
Furniture, fixtures and safes	3,067.92	
Total		5,933.96
Total admitted assets	\$	199,120.91
LIABILITIES.	_	
Gross losses adjusted, not yet due	6,958.09	
Gross claims for losses in process of adjustment or in suspense, includ-	0,200.00	
ing all reported and supposed losses	1,286.07	
Net amount of unpaid losses and claims		8,244.16
Gross premiums (less reinsurance) received and receivable upon all un-		0,044.20
expired fire risks running one year or less from date of policy, in-		
cluding interest premiums on perpetual fire risks, \$88,254.51; un-		
earned premiums (fifty per cent.)	44, 127. 26	
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running more than one year from date of policy, \$13,580.37; unearned premiums (pro rata)	11,401.12	
		FF E00 00
Total unearned premiums as computed above		55,528.38
Total amount of all liabilities, except capital	\$	63,772.54

Capital actually paid up in cash \$ 120,000.6 Surplus over all liabilities 5.348.8	10 17	
Surplus as regards policyholders	-8	135,348.37
Total liabilities	-\$	199, 120. 91
RISKS AND PREMIUMS.		D
Fire Risks,		ross Premi- ms Thereon.
Written or renewed during the year \$ 6,705,431.00	\$	150, 220, 44
Total		150, 220, 44
Deduct those expired and marked off as terminated 2,172,275.00	4	47, 154, 85
	-	**** ***
In force at end of the year	\$	1,230,71
Deduct amount reinsured63,400.00		1,200.71
Net amount in force\$ 4,469,756.00	\$	101,834.88
Year Written.         Term.         Covered. Covered.         Less Reinsurance.         Fraction Unearned In 1907	\$	55,528.38
GENERAL INTERROGATORIES.		
Largest amount written on any one hazard	- 8	5,000.00
Total amount of the company's stock owned by directors at par value		89,300.00
Total amount loaned to directors or other officers		None
Total amount loaned to stockholders not officers		None
Losses incurred during the year-fire		24, 134, 85
	***	
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE		Fire Risks.
Risks written		
Premiums received		5,666.5
Losses paid		1,479.40
Losses part		1 450 4

3,787.66 1,540.13 284.58 3,453.00 6,184.43 918.07 1,545.61 1,941.19 2,316.50 10,934.30

## GEORGIA HOME INSURANCE COMPANY.

Incorporated 1859.

Commenced Business 1859.

RHODES BROWN, President.

WM. C. COART, Secretary.

J. O. McNulty, Treasurer.

Home Office, 1046 Broad St., Columbus, Ga.

#### CAPITAL STOCK.

INCOME.		
	Fire.	5
Gross premiums\$	,082,861.21	
Deduct reinsurance, rebate, abatement and return premiums	346,155.27	
Received for premiums (other than perpetual)		736,705.94
Gross interest on mortgage loans	17.084.15	
Gross interest on collateral loans'		
Gross interest on bonds and dividends on stocks	27,401.22	
Gross rents from company's property, including \$1,000 for company's		
occupancy of its own buildings	9,921.39	
Total gross interest and rents		54, 406, 76
Gross increase in book value of ledger assets, viz.:		
Stocks		2,285.00
Total income	\$	793, 397. 70
Sum of both amounts	\$	1,910,906.86
DISBURSEMENTS.		
G (i)-1i 201 000 10	Fire.	
Gross amount paid policyholders for losses (including \$24,280.13 occur- ring in previous years)\$	372,666,11	
Deduct amount received for salvage and for reinsurance in other com-	312,000.11	
panies	57,826,41	
_		
Net amount paid policyholders for losses		314,839.70

ring in previous years)\$ 372,666.11	
Deduct amount received for salvage and for reinsurance in other com-	
panies 57,826.41	
Net amount paid policyholders for losses	314,839.70
Expense of adjustment and settlement of losses	2,291.38
Paid stockholders for interest or dividends	30,000.00
Commission or brokerage	152,562.73
Allowances to local agencies for miscellaneous agency expenses	14,751.37
Salaries (\$16,225) and expenses (\$17,133.12) of special and general agents	33,358.12
Salaries, fees and all other charges of officers, directors, trustees and home office em-	
ployees	35,322.54
Rents, including \$1,000 for company's occupancy of its own buildings	2,320.00
Advertising \$5,229.07 printing and stationery \$5,110.14	10.449.21

pioyees
Rents, including \$1,000 for company's occupancy of its own buildings
Advertising, \$5,339.07; printing and stationery, \$5,110.14
Postage, telegrams, telephone and express
Legal expenses
Furniture and fixtures
Maps, including corrections
Underwriters' boards and tariff associations
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-
Inspections and surveys
Repairs and expenses (other than taxes) on real estate
Taxes on real estate
State taxes on premiums

Insurance Department licenses and fees		2, 787, 60
All other licenses, fees and taxes		20,288,42
Gross decrease in book value of ledger assets, viz.:		20,200,42
Bonds\$	5,812.50	
Stocks	15,400.00	
		21,212,50
Paid on borrowed money		50,904.84 7,842.09
Total disbursements	\$	731, 835. 97
Balance	\$	1,179,070.89
LEDGER ASSETS.	_	
Book value of real estate	127,000.00 168,693.50	
Loans secured by pledge of bonds, stocks or other collaterals	37, 100, 00	
Book value of bonds, excluding interest, \$160,617.50; stocks, \$443,622.53	604,240.03	
Deposited in trust companies and banks not on interest	26,276.70	
Deposited in trust companies and banks on interest	53, 919. 19	
Agents' balances representing business written subsequent to October		
1, 1907	143,223.08	
Agents' balances representing business written prior to October 1, 1907-	2,715.54	
Rossia Insurance Company	1,505.30	
Loans on personal security	8,652.66	
Open ledger accounts	5,744.89	
Total ledger assets, as per balance	\$	1,179,070.89
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 1907-\$	2,715,54	
Loans on personal security, endorsed or not		
Open ledger accounts	5,744.89	
Total		17,113,09
Total		
mark to the territory of	_	
Total admitted assets	_	1,161,957-80
Total admitted assetsLIABILITIES.	_	
LIABILITIES.	_	
LIABILITIES.  Gross losses adjusted, not yet due	\$	
LIABILITIES.	\$	
LIABILITIES.  Gross losses adjusted, not yet due \$ Gross claims for losses in process of adjustment or in suspense, includ-	22, 109. 18	
LIABILITIES.  Gross losses adjusted, not yet due	22, 109, 18 48, 944, 92 10, 951, 00	
LIABILITIES.  Gross losses adjusted, not yet due	22, 109, 18	
LIABILITIES.  Gross losses adjusted, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Gross claims for losses resisted  Total \$ Deduct reinsurance due or accrued	22, 109, 18 48, 944, 92 10, 951, 00 82, 005, 10 16, 841, 38	1,161,957-80
LIABILITIES.  Gross losses adjusted, not yet due. \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted. \$ Total. \$ Deduct reinsurance due or accrued.	22, 109, 18 48, 944, 92 10, 951, 00 82, 005, 10 16, 841, 38	
LIABILITIES.  Gross losses adjusted, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted \$  Total \$ Deduct reinsurance due or accrued \$  Net amount of unpaid losses and claims \$  Gross premiuma (less reinsurance) received and receivable upon all un-	22, 109, 18 48, 944, 92 10, 951, 00 82, 005, 10 16, 841, 38	1,161,957-80
LIABILITIES.  Gross losses adjusted, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted  Total \$ Deduct reinsurance due or accrued  Net amount of unpaid losses and claims  Gross premiuma (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-	22, 109, 18 48, 944, 92 10, 951, 00 82, 005, 10 16, 841, 38	1,161,957-80
LIABILITIES.  Gross losses adjusted, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted \$  Total \$ Deduct reinsurance due or accrued \$  Net amount of unpaid losses and claims \$  Gross premiuma (less reinsurance) received and receivable upon all un-	22, 109, 18 48, 944, 92 10, 951, 00 82, 005, 10 16, 841, 38	1,161,957-80
LIABILITIES.  Gross losses adjusted, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted \$ Total \$ Deduct reinsurance due or accrued \$ Net amount of unpaid losses and claims  Gross premiuma (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$203,906.29 un-	22, 109, 18 48, 944, 92 10, 951, 00 82, 005, 10 16, 841, 38	1,161,957-80
LIABILITIES.  Gross losses adjusted, not yet due	22, 109, 18 48, 944, 92 10, 951, 00 82, 005, 10 16, 841, 38 261, 980, 14	1,161,957-80
LIABILITIES.  Gross losses adjusted, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted  Total \$ Deduct reinsurance due or accrued  Net amount of unpaid losses and claims  Gross premiuma (leas reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$523,960.29, unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unearned premiums (fire reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unearned upon all unearned upon all unearned upon all unearned up	22, 109, 18 48, 944, 92 10, 951, 00 82, 005, 10 16, 841, 38 261, 980, 14	1,161,957-80
LIABILITIES.  Gross losses adjusted, not yet due	\$ 22, 109, 18 48, 944, 92 10, 951, 00 82, 005, 10 16, 841, 38 \$ 261, 980, 14 319, 577, 08	1,161,957-80
Cross losses adjusted, not yet due \$  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted \$  Total \$  Deduct reinsurance due or accrued \$  Net amount of unpaid losses and claims \$  Gross premiuma (less reinsurance) received and receivable upon all unexpired fire riska running one year or less from date of policy, including interest premiums on perpetual fire risks, \$523,960.29, unearned premiums (fifty per cent.) \$  Gross premiums (less reinsurance) received and receivable upon all unearned premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$553,352.12, unearned premiuma (pro rata)	22, 109, 18 48, 944, 92 10, 951, 00 82, 005, 10 16, 841, 38 261, 980, 14 319, 577, 08	1,161,957.80 65,163.72
LIABILITIES.  Gross losses adjusted, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Gross claims for losses resisted \$ Total \$ Deduct reinsurance due or accrued \$ Net amount of unpaid losses and claims Gross premiuma (leas reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$223,960.29, uncarned premiums (fifty per cent.) \$ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$553,552.12, unearned premiuma (pro rata) \$ Total uncarned premiums as computed above	22.109.18 48,944.92 10,951.00 82,005.10 16,841.38 \$ 261,980.14	1, 161, 957. 80 65, 163. 72 581, 557. 22 180, 00
LIABILITES.  Gross losses adjusted, not yet due	22, 109, 18 48, 944, 92 10, 951, 00 82, 005, 10 16, 841, 38 \$ 261, 980, 14	1,161,957.80 65,163.72 581,557.22
LIABILITES.  Gross losses adjusted, not yet due	22.109.18 48,944.92 10.951.00 82,005.10 16.841.38 261,980.14 319.577.08	1, 161, 957. 80 65, 163. 72 581, 557. 22 180, 00
Cross losses adjusted, not yet due	22.109.18 48,944.92 10,951.00 82,005.10 16,841.38 \$ 261,980.14 319,577.68	1, 161, 957. 80 65, 163. 72 681, 557. 22 180, 00 646, 990, 94
Cross losses adjusted, not yet due	22.109.18 48,944.92 10,951.00 82,005.10 16,841.38 \$ 261,980.14 319,577.68 \$ 300,000.00 215,056.86	1,161,957.80 65,163.72 581,557.22 180.00 646,900.94 515,056.86
Cross losses adjusted, not yet due \$  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted \$  Total \$  Deduct reinsurance due or accrued \$  Net amount of unpaid losses and claims \$  Gross premiuma (less reinsurance) received and receivable upon all unexpired five risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$223,960.29, unearned premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, including interest premiums (entire in the process premiums) (essential surface) \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$553,352.12, unearned premiums as computed above.  Cash dividends remaining unpaid to stockholders  Total amount of all liabilities, except capital.  Capital actually paid up in cash. \$  Surplus over all liabilities.	22.109.18 48,944.92 10,951.00 82,005.10 16,841.38 \$ 261,980.14 319,577.68 \$ 300,000.00 215,056.86	1, 161, 957. 80 65, 163. 72 681, 557. 22 180, 00 646, 990, 94

#### DISKS AND DDEMILING

RISKS AND PREMIUMS.	Fire Risks.	Gro	88 Premiums Thereon.
In force on the 31st day of December, 1906\$	63,467,561.00	\$	940,978.50
Written or renewed during the year	62,779,905.00		1,082,861.21
Total	126,247,466.00 37,653,687.00		2,023,839.71 779,985.65
In force at end of the year\$  Deduct amount reinsured	88,598,779.00 13,359,523.00		1,243,854.06 166,541.65
Net amount in force	75, 234, 256.00	\$	1,077,312.41

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

***************************************	TOBILITION O	A A AAVES AVAIOTATE	TITLE I TILLIMITO MADI		
Y ear Written. Term.	Amount Covered.	Gross Premiums Charged, Less Reinsurance.	Fraction Unearned.	Amount of Premium Unearned.	0
In 1907 1 year or less \$	36,141,618.00	\$ 523,960.29	One-half	\$ 261,980.14	
In 1905 3 years	7,447,049.00	99,823.32	One-sixth	16,637.22	
In 1906 3 years	9,549,881.00	126,045.09	One-half	63,022.54	
In 19073 years	14, 180, 780, 00	192,235.17	Five-sixths	160,195.98	
In 19035 years	742,784.00	16,329.78	One-tenth	1,632.98	
In 1904 5 years	930,409.00	19,283.04	Three-tenths	5,784.92	
In 19055 years	1,366,830.00	24,491.94	One-half	12,245.97	
In 1906 5 years	2,348,377.00	37,859.68	Seven-tenths	26,501.78	
In 1907 5 years	2,476,528.00	37,284.10	Nine-tenths	33,555.69	
Total \$	75,234,256.00	\$ 1,077,312.41		\$ 581,557.22	

#### CENEDAL INTERPOCATORIES

GENERAL INTERROGATORIES.	
Largest amount written on any one hazard	30,000.00
Total amount of the company's stock owned by the directors at par value	39,600.00
Total amount loaned to directors or other officers	700.00
Total amount loaned to stockholders not officers	26, 150, 00
Losses incurred during the year—fire	343, 825, 79

#### BUSINESS IN THE STATE OF MORTH CAROLINA DURING THE VEAR

	Fire Risks.
Risks written	\$ 1,866,484.00
Premiums received	27, 893, 92
Losses paid	13,887.69
Losses incurred	14,082.40
Losses now unpaid	744.73

## GERMAN ALLIANCE INSURANCE COMPANY.

Incorporated February, 1897.

Commenced Business February 8, 1897.

WILLIAM N. KREMER, President.

Charles G. Smith, Secretary.

Home Office, Corner Liberty and Nassau Streets, New York City, N. Y.

#### CAPITAL STOCK.

Amount	of ca	nital	naid 1	in in	cash.	\$400,000.00

Second   Fire.   Fire.   \$ 2,815,105,147   Deduct reinsurance, rebate, abatement and return premiums   2,225,186,01   Received for premiums (other than perpetual)   589,919,46   Gross interest on mortgage loans   \$ 2,213.00   Gross interest on bonds and dividends on stocks   50,712,50   Gross interest on deposits   396,22   Total gross interest.   53,321,72   Total income   \$ 643,421,18   Sum of both amounts   \$ 2,015,187,98   DISBURSEMENTS.   Fire.   Sum of both amounts   \$ 1,184,679,51   Deduct amount received for salvage, \$3,147,80; and for reinsurance in other companies, \$876,463,10   \$79,610,90   Net amount paid policyholders for losses (including \$84,211,53   \$84,679,51   Deduct amount received for salvage, \$3,147,80; and for reinsurance in other companies, \$876,463,10   \$79,610,90   Net amount paid policyholders for losses   30,998,68   Paid stockholders for interest or dividends   48,000,00   Commission or brokerage   5,180,00   160,851,49   Salaries, fees and all other charges of officers, directors, trustees and home office employees   5,180,00   160,851,49   180,851,451,451,451,451,451,451,451,451,451,4	Amount of ledger assets (as per balance) December 31 of previous year\$	1,371,946.80
Second   S	INCOME.	
Deduct reinsurance, rebate, abatement and return premiums.   2,225, 186.01	Fire.	
Received for premiums (other than perpetual)	Gross premiums	
Cross interest on mortgage loans.   \$ 2,213.00	Deduct reinsurance, rebate, abatement and return premiums 2,225,186.01	
Cross interest on bonds and dividends on stocks   50,712.50   396.22	Received for premiums (other than perpetual)	589.919.46
Total gross interest.   396.22     Total gross interest.   53,321.72     Total income.   \$ 643,421.18     Sum of both amounts.   \$ 2,015.187.98     DISBURSEMENTS.   Fire.     Gross amount paid policyholders for losses (including \$84,211.53     occurring in previous years).   \$ 1,184,679.51     Deduct amount received for salvage, \$3,147.80; and for reinsurance in other companies, \$876,463.10.   \$79,610.90     Net amount paid policyholders for losses.   305,068.61     Expense of adjustment and settlement of losses.   3,998.68     Paid stockholders for interest or dividends.   48,000.00     Commission or brokerage.   160,851.49     Salaries, fees and all other charges of officers, directors, trustees and home office employees.   5,180.00     Legal expenses.   5,180.00     Legal expenses.   2,877.49     State taxes on premiums.   8,478.18     State taxes on premiums.   8,478.18     Insurance Department licenses and fees   2,682.06     All other licenses, fees and taxes   2,116.73     Total disbursements.   \$ 539,303.24     Balance   \$ 1,475,884.74      LEDGER ASSETS.   \$ 58,000.00	Gross interest on mortgage loans 2,213.00	
Total gross interest.   53,321.72	Gross interest on bonds and dividends on stocks 50,712.50	
Total income.   \$ 643,421 18	Gross interest on deposits 396.22	
Sum of both amounts   S   2,015,187 98	Total gross interest	53,321.72
DISBURSEMENTS.   Fire.	Total income\$	643,421.18
Cross amount paid policyholders for losses (including \$84,211.53 occurring in previous years). \$ 1,184,679.51	Sum of both amounts	2,015,187.98
Cross amount paid policyholders for losses (including \$84,211.53 occurring in previous years). \$ 1,184,679.51	DISBURSEMENTS.	
Deduct amount received for salvage, \$3,147.80; and for reinsurance in other companies, \$876,463.10	Fire.	
Deduct amount received for salvage, \$3,147.80; and for reinsurance in other companies, \$876,463.10	Gross amount paid policyholders for losses (including \$84,211.53	
in other companies, \$876,463.10		
Net amount paid policyholders for losses   305,068 61		
Expense of adjustment and settlement of losses   3,998.68     Paid stockholders for interest or dividends   48,000.00     Commission or brokerage   160,851.49     Salaries, fees and all other charges of officers, directors, trustees and home office employees   5,180.00     Legal expenses   5,80.00     Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses   2,877.49     State taxes on premiums   8,478.18     Insurance Department licenses and fees   2,682.06     All other licenses, fees and taxes   2,116.73     Total disbursements   \$ 539.303.24     Balance   \$ 1,475.884.74     LEDGER ASSETS   \$ 58,000.00	In other companies, \$876,463.10	
Paid stockholders for interest or dividends		
160,851.49		
Salaries, fees and all other charges of officers, directors, trustees and home officemployees.       5,180.00         Legal expenses.       50,00         Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.       2,877.49         State taxes on premiums.       8,478.18         Insurance Department licenses and fees       2,682.06         All other licenses, fees and taxes.       2,116.73         Total disbursements.       \$ 539.303.24         Balance       1,475.884.74         LEDGER ASSETS.		
employees 5,180,00 Legal expenses 50,00 Erg department, fire patrol and salvage corps assessments, fees, taxes and expenses 2,877,49 State taxes on premiums 8,478,18 Insurance Department licenses and fees 2,682,06 All other licenses, fees and taxes 2,116,73 Total disbursements \$ 539,303,24 Balance \$ 1,475,884,74  LEDGER ASSETS	Commission or brokerage	160,851.49
Legal expenses	Salaries, fees and all other charges of officers, directors, trustees and home office	
2.877.49		
Penses.		50.00
State taxes on premiums	Fire department, fire patrol and salvage corps assessments, fees, taxes and ex-	0.077.40
Insurance Department licenses and fees   2,682,06		
All other heenses, fees and taxes 2,116.73  Total disbursements \$ 539,303.24  Balance \$ 1,475,884.74  LEDGER ASSETS.  Mortgage loans on real estate \$ 58,000.00		
Total disbursements.		
Balance \$ 1,475,884.74  LEDGER ASSETS.  Mortgage loans on real estate \$ 58,000.00	All other licenses, fees and taxes	2,110.73
LEDGER ASSETS.  Mortgage loans on real estate	_	
Mortgage loans on real estate \$58,000.00	Balance	1,475,884.74
Mortgage loans on real estate 58,000.00	LEDGER ASSETS.	
	Mortgage loans on real estate 58,000.00	

Book value of bonds, excluding interest, \$548,997.84; stocks,		
\$672,368.64	1,221,366.48	
Deposited in trust companies and banks on interest		
Agents' balances representing business written subsequent to Octo-		
ber 1, 1907	140,440.82	
Total ledger assets, as per balance	\$	1,475,884.74

#### ION Y HOODS ASSESSED

NON-LEDGER ASSETS.		
Interest accrued on mortgages		
Total interest accrued		3,875.00
Gross assets		\$ 1,479,759.74
DEDUCT ASSETS NOT ADMITTED.		
Book value of ledger assets over market value, viz.:		
Bonds and stocks		171,621.48
Total admitted assets		\$ 1,308,138.26
LIABILITIES.		
Gross losses adjusted, not yet due	\$ 53,267.10	
Gross claims for losses in process of adjustment or in suspense, in-		
cluding all reported and supposed losses Gross claims for losses resisted		
Total		
Deduct reinsurance due or accrued		
Net amount of unpaid losses and claims		\$ 89,058.10
Gross premiums (less reinsurance) received and receivable upon al unexpired fire risks running one year or less from date of policy including interest premiums on-perpetual fire risks, \$434,064.14 unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon al unexpired fire risks running more than one year from date o policy, \$389,707.78; unearned premiums (pro rata)	\$ 217,032.07	
Total unearned premiums as computed above————————————————————————————————————	o agents and	
Total amount of all liabilities, except capital. Capital actually paid up in cash. Surplus over all liabilities.	\$ 400,000.00	)
Surplus as regards policyholders		744.590.56
Total liabilities		.\$ 1,308,138.26
RISKS AND PREMIUMS.	ire Risks. n	Gross Pre- niums Thereon.
In force December 31, 1906	8,340,538.00	\$ 765,616.16 2,815,105.47
Total \$32  Deduct those expired and marked off as terminated 9		\$ 3,580,721.63 1,083,303.76
In force December 31, 1907. \$ 22 Deduct amount reinsured 14	,656,526.00	\$ 2,497,417.87 1,673,645.95
Net amount in force December 31, 1907 \$ 7	7,752,342.00	\$ 823,771.92

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written, Term.	Amount Covered.	n	Gross*Pre- niums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less:	37,337,735.00	8	434,064.14	One-half\$	217,032.07
In 1906 2 years	1,144,026.00		10,851.32	One-fourth	2,712.83
In 1907 2 years	1,599,689.00		13,401.94	Three-fourths	10,051.45
In 1905 3 years	8,729,471.00		71,119.58	One-sixth	11,853.26
In 19063 years	9,299,153.00		85,893.28	One-half	42,946.64

Gross Pre-

554,255.86

Year A	mount mi	ums Charged, Less Rein-		Amount of Premium
	overed.	surance.	Fraction Unearned.	Unearned.
In 19073 years\$ 11.5	212,472.00 \$	104,778.99	Five-sixths	\$ 87,315.82
In'1904 4 years 3	891,099.00	3,449.23	One-eighth	431.15
In 1095 4 years 3	354,861.00	3, 192.94	Three-eighths	1,197.35
	345,958.00	3,672.60	Five-eighths	2,295.38
	336.830.00	5,661.68		
	845.042.00	10,084.62	One-tenth	1,008.46
	028,725.00	13,884.35	Three-tentbs	4, 165.31
	182,032.00	15,182.31	One-half	7,591.16
	607,621.00	21,950.11	Seven-tenths	15,365.08
	037,628.00	26,584.83	Nine-tenths	23,926.35
Total \$ 77.7	52,342.00 \$	823,771.92		\$ 432,846.28
	NERAL INT			
Largest amount written on any o				
Total amount of the company's s				67,000.00
Total amount loaned to directors				None
Total amount loaned to stockhol-				None
Losses incurred during the year-	-fire			307,671.86
BUSINESS IN THE STA  Risks written Premiums received Losses paid				Fire Risks.
Losses incurred				3,462.48
Losses now unpaid				2.00
			. 60	
GERMAN AME	ERICAN	INSURA	NCE COMPA	NY.
Incorporated March, 1872.		C	ommenced Business M	Iarch 7, 1872.
William N. Kremer, Pre	sident.	(	Charles G. Smith, Se	cretary.
Home Office, Corner	Liberty and l	Nassau Street	s, New York City, N.	Y.
	CAPITA	L STOCK.		
Amount o	f capital paid	up in cash,	\$1,500,000.00.	
Amount of ledger assets (as per	balance) Dec	ember 31 of	previous year	\$ 13,687,557.39
	INC	COME.	ra.	
Cross promiums			Fire. \$10,539,439.96	
Deduct reinsurance, rebate, abat				
Received for premiums (or	ther than per	petual)		6,445,132.06
Gross interest on mortgage loans.				
Gross interest on bonds and divid	ends on stock	S	514,412.45	
Gross interest on deposits				
Gross interest from all other sour	ces		8,714.72	

Total gross interest

Gross profit on sale or maturity of ledger assets, viz.:	
Bonds\$ 6,825.00	
Stocks 41,465.00	48, 290, 00
Agents' balances previously charged off	524.10
_	
Total income	7,048,202.02
Sum of both amounts\$	20,735,759.41
DISBURSEMENTS.	
Fire.	
Gross amount paid policyholders for losses (including \$728,366.08	
occurring in previous years)\$ 4,381,216.34	
Deduct amount received for salvage, \$28,906.15; and for reinsurance	
in other companies, \$1,329,569.89	
Net amount paid policyholders for losses.	3,022,740.30
Expense of adjustment and settlement of losses	93,914.44
Paid stockholders for interest or dividends	450,000.00
Commission or brokerage	1,218,858.35
Allowances to local agencies for miscellaneous agency expenses	582.34
Salaries (\$234,180.50) and expenses (\$81,319.02) of special and general agents ——Salaries, fees and all other charges of officers, directors, trustees and home office	315,499.52
employees	240,450,42
Rents	41.943.26
Advertising, \$26,860.69; printing and stationery, \$55,373.67	82,234.36
Postage, telegrams, telephone and express	68,467.02
Legal expenses	8,447.81
Furniture and fixtures	14,198.99
Maps, including corrections	13,044.03
Underwriters' boards and tariff associations.	74,278.90
Fire department, fire patrol and salvage corps assessments, fees, taxes and ex-	
penses	32,227.92
Inspections and surveys	39,620.21
Repairs and expenses (other than taxes) on real estate	1,314.42
Taxes on real estate	6,259.57
State taxes on premiums	94,955.69
Insurance Department licenses and fees	30,039.15
All other licenses, fees and taxes  Gross loss on sale or maturity of ledger assets, viz.:	23,392.90
Bonds	60.88
Mercantile agency reports	5,616.00
Agents' balances charged off	458.63
Total disbursements	5,878,605.11
Balance	14,857,154.30
LEDGER ASSETS,	
Book value of real estate \$958,692.39	
Mortgage loans on real estate 239,000.00	
Book value of bonds, excluding interest, \$6,475,674.39; stocks,	
\$5,187,628.91 11,663,303.30	
Cash in company's office 24,438.85	
Deposited in trust companies and banks not on interest 48,645.88	
Deposited in trust companies and banks on interest	
Agents' balances representing business written subsequent to	
October 1, 1907	
Agents' balances representing business written prior to October 1, 1907 30,899.97	
1, 1907	
Total ledger assets, as per balance	14,857,154.30

#### NON-I FROME ASSETS

NON-LEDGER ASSETS.	
Interest accrued on mortgages \$ 3,005.83	
Interest accrued on bonds 40,217.33	
Interest accrued on other assets 202.85	
Total interest accrued	
Gross assets\$	14,900,580.31
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances representing business written prior to October 1, 1907 \$ 30,899.97	
Book value of ledger assets over market value, viz.:	
Bonds and stocks	
Total	1,392,542.27
Total admitted assets	13,508,038.04
LIABILITIES.	
Gross losses adjusted, not yet due \$ 107,828.00	
Gross claims for losses in process of adjustment or in suspense, in-	
cluding all reported and supposed losses855,138.00	
Gross claims for losses resisted 75,457.00	
Total \$ 1,038,423.00	
Deduct reinsurance due or accrued. 273,294.00	
Net amount of unpaid losses and claims\$	765,129.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy,	
including interest premiums on perpetual fire risks, \$4,523,988,12;	
unearned premiums (fifty per cent.) \$2,261,994.06	
Gross premiums (less reinsurance) received and receivable upon all	
unexpired fire risks running more than one year from date of	
policy, \$7,532,532.38; unearned premiums (pro rata)4,043,345.92	
Total unearned premiums as computed above	6,305,339.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.	23,270.43 125,000.00
Commissions, brokerage and other charges due or to become due to agents and	120,000.00
brokers	61,880.96
Return premiums, \$5,561.92; reinsurance premiums, \$306,502.40	312,064.32
Total amount of all liabilities, except capital.	7,592,684.69
Capital actually paid up in cash\$ 1,500,000.00	
Surplus over all liabilities 4,415,353.35	
Surplus as regards policyholders.	5,915,353.35
Total liabilities	13,508,038.04
RISKS AND PREMIUMS.	
Fire Risks. mi	Gross Pre- ums Thereon.
In force December 31, 1906	13,248,698.83
Written or renewed during 1907 1,043,736,181.00	10,539,439.96
Total\$ 2,453,418,099.00 \$	23,788,138.79
Deduct those expired and marked off as terminated 939,734,226.00	9,500,166.37
In force December 31, 1907	14,287,972.42
Deduct amount reinsured 307,126,165.00	2,231,451.92
Net amount in force, December 31, 1907\$ 1,206,557,708.00 \$	12,056,520.50

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount Covered.	Gross Premiums Charged, Less Reinsurance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less \$	367,094,075.00	\$ 4,523,988.12	One-half	2,261,994.06
In 1906 2 years	10,654,522.00	93,947.44	One-fourth	23,486.86
In 1907 2 years	8,516,789.00	92,429.37	Three-fourths	69,322.03
In 1905 3 years	185,712,387.00	1,541,721.77	One-sixth	256,953.63
In 1906 3 years	220,801,296.00	1,835,672.43	One-half	917,836.21
In 1907 3 years	232,898,949.00	. 2,032,907.11	Five-sixths	1,694,089.26
In 19044 years	4,367,387.00	28,031.59	One-eighth	3,503.95
In 1905 4 years	5,747,007.00	37,282.50	Three-eighths	13,980.94
In 19064 years	5,546,501.00	39,668.03	Five-eighths	24,792.52
In 1907 4 years	4,877,867.00	36,429.23	Seven-eighths	31,875.58
In 1903 5 years	24,557,010.00	254,541.50	One-tenth	25,454.15
In 19045 years	27,448,439.00	308,785.29	Three-tenths	92,635.59
In 19055 years	27,817,264.00	315,993.28	One-half	157,996.64
In 19065 years	38,523,851.00	440,627.01	Seven-tenths	308,438.91
1n 1907 5 years	39,089,428.00	454,271.43	Nine-tenths	408,844.29
Over five years	2,904,936.00	20,224.40	Pro rata	14,135.36
Total\$	1,206,557,708.00	\$ 12,056,520.50	8_	6,305,339.98

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard	388,111.00
Total amount of the company's stock owned by the directors at par value	212,200.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers.	None
Losses incurred during the year—fire	3,214,982.54

## BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	7,024,759.00
Premiums received	95,720,92
Losses paid	54,345.31
Losses incurred	54,232.31
Losses now unpaid	5,956.00

2,269.22

4.119.44

6, 199, 10

22,281.43

21,713.17

11.707 37

15,801.31

## GERMANIA FIRE INSURANCE COMPANY.

Incorporated February, 1859.

Commenced Business March, 1859.

Hugo Schumann, President.

GUSTAV KEHR, Secretary,

Home Office, 62 William Street, New York, N. Y.

#### CAPITAL STOCK.

Amount	of	capital	naid u	p in cas	h. \$1	.000	.000.00.

Amount of ledger assets (as per balance) December 31 of previous ye	ar\$	5,195,228.59
INCOME.	Fire.	
Gross premiums		
Deduct reinsurance, rebate, abatement and return premiums		
Received for premiums (other than perpetual)		2,723,472.06
Gross interest on mortgage loans\$	14,369.30	
Gross interest on bonds and dividends on stocks	162,216.00	
Gross interest on deposits.	6,057.62	
Gross interest from all other sources	5,579.96	
Gross rents from company's property	27,848.93	
Total gross interest and rents.		216,071.81
Gross profit on sale or maturity of ledger assets, viz.:		240.05
Stocks		246.25
Gross increase in book value of ledger assets, viz.:  Real estate		71,837.50
Total income	\$	3,011,627.62
Sum of both amounts		8,206,856.21
Sum of both amounts		8,206,856.21
DISBURSEMENTS.	Fire.	8,206,856.21
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63	Fire.	8,206,856.21
DISBURSEMENTS.	Fire.	8,206,856.21
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years). \$ 1  Deduct amount received for salvage, \$7,259.79; and for reinsurance	Fire.	8,206,856.21
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years). \$ 1  Deduct amount received for salvage, \$7,259.79; and for reinsurance in other companies, \$394,813.03.	Fire. ,426,956.76 402,072.82	8,206,856.21 1,024,883.94
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years). \$ 1  Deduct amount received for salvage, \$7,259.79; and for reinsurance	Fire. .,426,956.76 402,072.82	
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years). \$ 1  Deduct amount received for salvage, \$7,259.79; and for reinsurance in other companies, \$394,813.03.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.	Fire. .,426,956.76 402,072.82	1,024,883.94 46,339.76
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years).  Beduct amount received for salvage, \$7,259.79; and for reinsurance in other companies, \$394,813.03.  Net amount paid policyholders for losses.  Expense of adjustment and settlement to gosses.  Paid stockholders for interest or dividends.	Fire. ,426,956.76 402,072.82	1,024,883.94 46,339.76 120,000.00
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years). \$ 1  Deduct amount received for salvage, \$7,259.79; and for reinsurance in other companies, \$394,813.03.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.	Fire. ,426,956.76 402,072.82	1,024,883.94 46,339.76
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years). \$ 1  Deduct amount received for salvage, \$7,259.79; and for reinsurance in other companies, \$394,813.03.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.	Fire, ,426,956.76 402,072.82	1,024,883.94 46,339.76 120,000.00 602,869.83
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years). \$1  Deduct amount received for salvage, \$7,259.79; and for reinsurance in other companies, \$394,813.03.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.	Fire	1,024,883.94 46,339.76 120,000.00 602,869.83 118,457.76
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years).  \$ 1  Deduct amount received for salvage, \$7,259.79; and for reinsurance in other companies, \$394,813.03.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.  Salaries (\$74,455.91) and expenses (\$41,900.16) of special and general a	Fire	1,024,883.94 46,339.76 120,000.00 602,869.83 118,457.76
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years). \$ 1  Deduct amount received for salvage, \$7,259.79; and for reinsurance in other companies, \$394,813.03.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.  Salaries, (\$74,455.91) and expenses (\$41,900.16) of special and general a. Salaries, fees and all other charges of officers, directors, trustees and landaries, fees and all other charges of officers, directors, trustees and landaries, fees and all other charges of officers, directors, trustees and landaries, fees and all other charges of officers, directors, trustees and landaries, fees and all other charges of officers, directors, trustees and landaries.	Fire,426,956.76 402,072.82	1,024,883,94 46,339,76 120,000.00 602,869.83 118,457,76 116,356.07
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years).  Beduct amount received for salvage, \$7,259.79; and for reinsurance in other companies, \$394,813.03.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.  Salaries (\$74,455.91) and expenses (\$41,900.16) of special and general a Salaries, fees and all other charges of officers, directors, trustees and be employees.	Fire,426,956.76 402,072.82	1,024,883.94 46,339.76 120,000.602,869.83 118,457.76 116,356.07
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$223,517.63 occurring in previous years).  \$ 1  Deduct amount received for salvage, \$7,259.79; and for reinsurance in other companies, \$394,813.03.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.  Salaries (\$7,455.91) and expenses (\$41,900.16) of special and general a Salaries, fees and all other charges of officers, directors, trustees and be employees.	Fire,426,956.76 402,072.82	1,024,883,94 46,339,76 120,000.00 602,869,83 118,457,60 116,356.07

Legal expenses

Furniture and fixtures.

Maps, including corrections

Underwriters' boards and tariff associations.

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses _____

Inspections and surveys.

Repairs and expenses (other than taxes) on real estate.....

Taxes on real estate	9,355.43
State taxes on premiums	51,916.94
Insurance department licenses and fees	14,903.41
All other licenses, fees and taxes	4,414.84
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	2,531.25
Exchange.	2,924.20
Traveling expenses other than those of special agents.	634.19
Miscellaneous office expenses	3,376.63
Balance to reinsuring companies.	1,037.94
Uncollectible halances charged off.	543.54
General adjustment bureau stock purchased during year, not listed.	300.00
Total disbursements	2,390,413.73
Balance	E 010 110 10
Datatice	3,010,442.40
LEDGER ASSETS.	
Book value of real estate\$ 750,000.00	
Mortgage loans on real estate 290,000.00	
Book value of bonds, excluding interest, \$1,904,321.63; stocks,	
\$2,002,845.06	
Cash in company's office 9,982.30	
Deposited in trust companies and banks not on interest 21,447.03	
Deposited in trust companies and hanks on interest 409,376.47	
Agents' balances representing business written subsequent to	
October 1, 1907 422,040.29	
Agents' balances representing business written prior to October	
1, 1907	
Total ledger assets, as per balance	5,816,442.48
NON-LEDGER ASSETS.	0,010,116.10
Interest accrued on mortgages 5,332.69	
Interest accrued on bonds. 24,018.23	
Rents accrued on company's property or lease 500.00	
Total interest and rents accrued	29,850.92
Gross assets	5,846,293.40
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances representing business written prior to October	
1, 1907\$ 6,429.70	
Book value of ledger assets over market value, viz.:	
Bonds and stocks654,214.19	
Total	660,643.89
Total admitted assets\$	5,185,649.51
Total admitted access	0,180,010.01
LIABILITIES.	
Gross losses adjusted and unpaid\$ 97,296.34	
Gross claims for losses in process of adjustment-or in suspense, in-	
cluding all reported and supposed losses 103,952.75	
Gross claims for losses resisted 11,597.00	
Total \$ 212,846.09	
Deduct reinsurance due or accrued 45,661.51	
Net amount of unpaid losses and claims\$	167, 184.58

Gross premiums (less reinsurance) received and receivable upon	
all unexpired fire risks running one year or less from date of	
policy, including interest premiums on perpetual fire risks, \$1,536,361,19; unearned premiums (fifty per cent.)\$ 768,180.59	
Gross premiums (less reinsurance) received and receivable upon all	
unexpired fire risks running more than one year from date of	
policy, \$4,317,297.66; unearned premiums (pro rata) 2,279,828.49	
Total unearned premiums as computed above \$ 3,048,000	.08
Commissions, brokerage and other charges due or to become due to agents and	
brokers 6,266	
Due reinsurance companies 14,93	.74
Total amount of all habilities, except capital \$3,236,380	.52
Capital actually paid up in cash \$ 1,000,000.00	
Surplus over all liabilities 949,260.99	
Surplus as regards policyholders 1,949,260	99
Total liabilities\$ 5,185,649	.51
	_
RISKS AND PREMIUMS.  Gross Pre-	
Fire Risks. miums There	
In force on the 31st day of December, 1906\$ 636,038,114.00 \$ 6,073,41.	
Written or renewed during the year 357,351,087.00 3,564,97	9.61
Total \$ 993,434,201.00 \$ 9,638,39	2.52
Deduct those expired and marked off as terminated	7.62
In force at end of the year \$657,985,489.00 \$ 6,281,69	4.90
Deduct amount reinsured. 51,712,861.00 428,03	6.05
Net amount in force \$606,272,628.00 \$ 5,853,65	8.85
Act willows in Force	
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Premiums Amount o	
Year Amount Charged, Less Premium	
Written, Term. Covered. Reinsurance, Fraction Unearned. Unearned. In 1907   1 year or less \$ 133.326.563.00 \$ 1.536.361.19 One-half. \$ 768.18	
In 19071 year or less _\$ 133,326,563.00 \$ 1,536,361.19 One-half \$ 768,18 In 19062 years 1,210,557.00 6,522.16 One-fourth 1,63	
In 1907 2 years 439,750.00	
In 19053 years 109,630,028.00 916,667.04 One-sixth 152,77	7.84
In 19063 years 119,872,445.00 1,014,558.64 One-half 507,27	
In 19073 years 131,329,218.00 1,095,646.36 Five-sixths 913,03	
*** ***********************************	7.58 5.81
	8.57
	2.91
In 19035 years 15,703,927.00 180,504.58 One-tenth 18,05	
In 19045 years 19,498,325.00 223,090.47 Three-tenths 66,99	
In 19055 years 21,846,566.00 253,664.48 One-half 126,83	
In 1906 5 years	
	3.96
	_
Total \$606,272,628.00 \$ 5,853,658.85 \$ 3,048.00	9.08
GENERAL INTERROGATORIES.	
Largest amount written on any one hazard \$ 100,00	00.00
Total amount of the company's stock owned by directors at par value 187,23	
Total amount loaned to directors or other officers	
Total amount loaned to stockholders not officers	
Losses incurred during the year—fire	35.73

200,000.00

930 07

965.00

163.93;

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	925,309.00
Premiums received	14,291.53
Losses paid	15,729.66
Losses incurred	17,461.19
Losses now unpaid	1,740.64

#### GERMAN UNION FIRE INSURANCE COMPANY.

Incorporated December 1, 1906.

Commenced Business January 2, 1907,

HERMAN KNOLLENBERG, President.

S. M. SMITH, Secretary,

Francis Schleunes, Jr., Treasurer,

Home Office, 417 E. Baltimore Street, Baltimore, Md.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$200,000.00.

Amount of ledger assets January 2, 1907

INCOME.		
	Fire.	
Gross premiums\$		
Deduct reinsurance, rebate, abatement and return premiums.	30,100.26	
Received for premiums (other than perpetual)		108,063.32
Gross interest on bonds and dividends on stocks	9,018.26	
Gross interest on deposits	255.48	
Total gross interest		9,273.74
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		200.00
Contributed to surplus		100,000.00
Total income	8	217,537.06
Sum of both amounts	\$	417,537.06
DISBURSEMENTS.		
	Fire.	
Gross amount paid policyholders for losses\$	12,419.55	
Deduct amount received for reinsurance in other companies	483.39	
Net amount paid policyholders for losses.		11,936.16
Expense of adjustment and settlement of losses		193.96
Commission or brokerage		28,826.82
Salaries, fees and all other charges of officers, directors, trustees and	home office	-
employees		6,131.00
Rents		857.72
Advertising, \$640.46; printing and stationery, \$3,830.35		4,470.81
Postage, telegrams, telephone and express		663.82
Legal expenses.		887.40

Furniture and fixtures_____

Maps, including corrections_______Underwriters'tboards and tariff associations______

es and ex-	
	402.81
	1,961.78
	849.75
	324.20
s	59,565.23
	357,971.83
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7,401.59	
1,936.71	
20,868.63	
168.28	
150.00	
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03 15	
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	1.895.07
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δ	363,488.79
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	17,970.35
8	345,518.44
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17,223.33	57 219 10
17,223,33	57,312.19 66,435.76
	1,936.71 20,868 63 168 28 150.00

Capital actually paid up in cash \$200,000.00	
Surplus over all liabilities 79,082.68	
Surplus as regards policyholders	\$ 279,082.68
Total liabilities	\$ 345,518.44
RISKS AND PREMIUMS.	
	Gross Pre-
Fire Risks. m Written or renewed during the year\$ 12,804,710.00	iums Thereon. \$ 138,163,58
Total \$12,804,710.00 : Deduct those expired and marked off as terminated 3.140,491.00	
	30, 131.91
	\$ 108,031.67
Deduct amount reinsured 626,970.00	7,610.24
Net amount in force \$ 9,037,249.00	\$ 100,421.43
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Pre-	
Year - Amount Less Rein-	Amount of Premium
Written. Term. Covered. surance, Fraction Unearned.	Unearned.
In 19071 year or less _\$ 7,075,767.00 \$ 80,177.73 One-half	
In 19072 years 48,975.00 453.55 Three-fourths	
In 19073 years1,393.682.00	- 1-1-
In 1907	
Total	\$ 57,312.19
GENERAL INTERROGATORIES,	
Largest amount written on any one hazard.	\$ 10,000.00
Total amount of the company's stock owned by the directors at par value	70,630.00
Total amount loaned to directors or other officers	3,500.00
Total amount loaned to stockholders not officers	None
Losses incurred during the year—fire	21,059.73
BUSINESS IN THE STATE OF NORTH CAROLINA DURING TH	E VEAR.
DOMESTIC AND DESIGNATION OF STORES OF STORES OF STORES	Fire Risks.
Risks written	\$ 79,808.00
Premiums received	
Losses paid.	None
Losses incurred	None

5,397.89

19,741.22

## GLENS FALLS INSURANCE COMPANY.

Incorporated 1849.

Commenced Business 1850.

#### J. L. Cunningham, President.

E. W. West, Secretary.

C. J. DeLong, Treasurer.

Home Office, Corner Glen and Bay Streets, Glens Falls, N. Y.

# CAPITAL STOCK. Amount of capital paid up in cash, \$200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year_	\$	3,878,331.89
INCOME.		
INCOME.	Fire.	
Gross premiums\$ 2	,333,019.00	
Deduct reinsurance, rebate, abatement and return premiums	516,844.72	
Received for premiums (other than perpetual)		1,816,174.28
Gross interest on mortgage loans	36,276.09	
Gross interest on collateral loans.	600.00	
Gross interest on bonds and dividends on stocks	147,069.18	
Gross interest on deposits.	9,726.54	
Gross rents from company's property	2,072.49	
Total gross interest and rents		195,744.30
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate		1,091.36
Assets not previously included, viz.:		
Underwriters Salvage Co. stock		500.00
General adjustment bureau stock		150.00
Deposit Philadelphia Underwriters' Association		100.00
Total income	\$	2,013,759.94
Sum of both amounts	\$	5,892,091.83
DISBURSEMENTS.		
DISBURGEMENTS.	TO 1	
	Fire.	
Gross amount paid policyholders for losses (including \$62,934.25	Fire.	
occurring in previous years)\$	Fire. 803,011.47	•
occurring in previous years)\$		
occurring in previous years).  Solute amount received for salvage, \$1,356.32; and for reinsurance in other companies, \$100,643.55.  Net amount paid policyholders for losses.	803,011.47	701,011.57
occurring in previous years). \$ Deduct amount received for salvage, \$1,356,32; and for reinsurance in other companies, \$100,643.58.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.	803,011.47 101,999.90	24,412.94
occurring in previous years).  Solute amount received for salvage, \$1,356.32; and for reinsurance in other companies, \$100,643.55.  Net amount paid policyholders for losses.	803,011.47 101,999.90	24,412.94 60,000.00
occurring in previous years).  Deduct amount received for salvage, \$1,356.32; and for reinsurance in other companies, \$100,643.58.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.	803,011.47 101,999.90	24,412.94 60,000.00 384,926.38
occurring in previous years). \$ Deduct amount received for salvage, \$1,356,32; and for reinsurance in other companies, \$100,643,58.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.	803,011.47	24,412.94 60,000.00
occurring in previous years).  Soluted amount received for salvage, \$1,356.32; and for reinsurance in other companies, \$100,643.58.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.  Salaries (\$22,185,75) and expenses (\$24,698.72) of special and general interests.	803,011.47 101,999.90	24,412.94 60,000.00 384,926.38
occurring in previous years). \$ Deduct amount received for salvage, \$1,356,32; and for reinsurance in other companies, \$100,643,58.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.	803,011.47 101,999.90	24,412.94 60,000.00 384,926.38 1,198.66
occurring in previous years).  Seduct amount received for salvage, \$1,356.32; and for reinsurance in other companies, \$100,643.58.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.  Salaries (\$92,185,75) and expenses (\$24,698.72) of special and general a Salaries, fees and all other charges of officers, directors, trustees and employees	803,011.47 101,999.90 	24,412.94 60,000.00 384,926.38 1,198.66
occurring in previous years).  Seduct amount received for salvage, \$1,356.32; and for reinsurance in other companies, \$100,643.58.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Expense of adjustment interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.  Salaries (82,185,75) and expenses (\$24,698.72) of special and general is alaries, fees and all other charges of officers, directors, trustees and employees.  Alvertising, \$6,016.81; printing and stationery, \$16,623.80.	803,011.47 101,999.90 	24,412.94 60,000.00 384,926.38 1,198.66 116,884.47
occurring in previous years).  Seduct amount received for salvage, \$1,356.32; and for reinsurance in other companies, \$100,643.58.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.  Salaries (\$92,185,75) and expenses (\$24,698.72) of special and general a Salaries, fees and all other charges of officers, directors, trustees and employees	803,011.47 101,999.90 	24,412.94 60,000.00 384,926.38 1,198.66 116,884.47 69,728.32
occurring in previous years).  Seduct amount received for salvage, \$1,356.32; and for reinsurance in other companies, \$100,643.58.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Expense of adjustment interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.  Salaries (82,185,75) and expenses (\$24,698.72) of special and general is alaries, fees and all other charges of officers, directors, trustees and employees.  Alvertising, \$6,016.81; printing and stationery, \$16,623.80.	803,011.47 101,999.90 	24,412.94 60,000.00 384,926.38 1,198.66 116,884.47 69,728.32 22,640.61
occurring in previous years).  Deduct amount received for salvage, \$1,356.32; and for reinsurance in other companies, \$100,643.58.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses.  Salaries, fees and all other charges of officers, directors, trustees and employees  Advertising, \$6,016.81; printing and stationery, \$16,623.80.  Postage, telegrams, telephone and express.	803,011.47 101,999.90 	24, 412.94 60,000.00 384,926.38 1,198.66 116,884.47 69,728.32 22,640.61 17,969.00

Maps, including corrections.....

Underwriters' boards and tariff associations

Fire department, fire patrol and salvage corps assessments, fees		
expenses		2,659.51
Inspections and surveys		4,981.54
Repairs and expenses (other than taxes) on real estate		889.24
Taxes on real estate		1,894.97 26,861.93
State taxes on premiums		8,750.61
All other licenses, fees and taxes		24,340.74
Home and Chicago office expenses		3,396.71
Agents' balances charged off		891.82
	_	
Total disbursements		1,513,024.14
Balance	\$	4,379,067.69
LEDGER ASSETS.		
Book value of real estate	43,885.23	
Mortgage loans on real estate	805,875.00	
Loans secured by pledge of bonds, stocks or other collaterals.	18,000.00	
Book value of bonds, excluding interest, \$2,272,739.86; stocks,		
\$577,488.94	2,850,228.80	
Cash in company's office	1,025.90	
Deposited in trust companies and banks on interest	449,693.94	
Agents' balances representing business written subsequent to		
October 1, 1907	198,268.85	
Agents' balances representing business written prior to October	44 000 07	
1, 1907	11,889.97 200.00	
Bills receivable, taken for real estate		
Total ledger assets, as per balance	\$	4,379,067.69
NON-LEDGER ASSETS.		
Interest due (\$2,179.90) and accrued (\$1,628.26) on mortgages \$	3,808.16	
Interest accrued on bonds	5,676.25	
Interest accrued on collateral loans	342.50	
Interest accrued on other assets	845.00	
Rents due on company's property or lease.	350.00	
Total interest and rents due and accrued		11,021.91
Gross assets	8	4,390,089.60
DEDUCT ASSETS NOT ADMITTED.		
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October		
1, 1907	11,889.97	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	30,928.80	
Contingent depreciation on mortgage loans.	20,000.00	
Total		62,818.77
Total admitted assets	8	4,327,270.83
LIABILITIES.		
	15,198.82	
Gross losses adjusted not yet due	15,198.82	
cluding all reported and supposed losses	111,905.00	
Gross claims for losses resisted	11,550.00	
_		
Total		
Deduct reinsurance due or accrued	15,131.31	
Net amount of unpaid losses and claims	\$	123,522.51

Gross premiums (less reinst	rance) receiv	ed and receivab	de upon		
all unexpired fire risks	running one	ear or less from	date of		
policy, including intere					
\$954,833.69; unearned p					
Gross premiums (less reinsur					
unexpired fire risks run	ning more tha	n one year from	date of		
policy, \$2,615,421.13; ur					
					1,902,855.13
Total unearned premis	ums as comput	ed above	d	9	20,000.00
Salaries, rents, expenses, bills					
Total amount of all lia					2,046,377.64
Capital actually paid up in ca	sh		\$ 200,000.00	)	
Surplus over all liabilities			2,080,893.19	)	2.4
Surplus as regards policyhole	ders				2,280,893.19
Total liabilities				8	4,327,270.83
20002 200000000000000000000000000000000				=	
	RISKS .	AND PREMIUM	dS.		
			Fire Risks, 1	0	iross Pre- ums Thereon.
In force on the 31st day of De	sember 1006			8	3,563,100.17
Written or renewed during t				0	2,333,019.00
Written of Tenewed during t					
Total			\$ 511,084,350.00	8	5,896,119.17
Deduct those expired and ma	rked off as ter	minated	164,563,373.00		2,050,501.81
In force at end of the	year		\$ 346,520,977.00	8	3,845,617.36
Deduct amount reinsured					275,362.54
Net amount in force.			\$ 221 052 070 00	8	3,570,254,82
Net amount in force.				-	0,010,201.02
P.D.O. P.D.	mr	DIDE DIGITO	AND DOUBLETTAE		
RECAPITU	LATION OF		AND PREMIUMS.		
		Gross Pre-			
Year	Amount	miums Charged, Less Rein-			Amount of Premium
Written. Term.	Covered.	Less Rein- surance.	Fraction Unearned.		Premium Unearned.
Written. Term. In 19071 year or less .\$	Covered. 69,674,602.00	Less Rein- surance. \$ 954,833.69	One-half	. 8	Premium Unearned. 477,416.84
Written, Term. In 19071 year or less .\$ In 19062 years	Covered. 69,674,602.00 1,409,544.00	Less Rein- surance. \$ 954,833.69 14,360.85	One-half One-fourth	\$	Premium Unearned. 477,416.84 3,590.21
Written. Term. In 19071 year or less .\$ In 19062 years In 19072 years	Covered. 69,674,602.00 1,409,544.00 1,694,108.00	Less Rein- surance. \$ 954,833.69 14,360.85 18,631.35	One-half	\$	Premium Unearned. 477,416.84 3,590.21 13,973.51
Written. Term. In 19071 year or less .\$ In 19062 years In 19072 years In 19053 years	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00	Less Rein- surance. \$ 954,833.69 14,360.85 18,631.35 534,744.57	One-half One-fourth Three-fourths One-sixth	. \$	Premium Unearned. 477,416.84 3,590.21 13,973.51 89,124.09
Written. Term. In 1907 1 year or less .\$ In 1906 2 years In 1905 3 years In 1906 3 years	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00 65,571,003.00	Less Rein- surance. \$ 954,833.69 14,360.85 18,631.35 534,744.57 653,297.37	One-half One-fourth Three-fourths One-sixth One-half	. \$	Premium Unearned. 477,416.84 3,590.21 13,973.51 89,124.09 326,648.68
Written. Term. In 1907 1 year or less \$ In 1906 2 years In 1907 2 years In 1905 3 years In 1906 3 years In 1906 3 years In 1907 3 years	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00 65,571,003.00 76,057,780.00	Less Rein- surance. \$ 954,833.69 14,360.85 18,631.35 534,744.57 653,297.37 751,240.23	One-half One-fourth Three-fourths One-sixth One-half Five-sixths	\$	Premium Unearned. 477,416.84 3,590,21 13,973.51 89,124.09 326,648.68 626,033.52
Written. Term. In 1907 1 year or less \$ In 1906 2 years. In 1907 2 years. In 1905 3 years. In 1906 3 years. In 1904 4 years. In 1904 4 years.	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00 65,571,003.00 76,057,780.00 606,738.00	Less Rein- surance. \$ 954,833.69 14,360.85 18,631.35 534,744.57 653,297.37 751,240.23 5,291.43	One-half One-fourth Three-fourths One-sixth One-lalf Five-sixths One-eighth	. 8	Premium Unearned. 477,416.84 3,590.21 13,973.51 89,124.09 326,648.68 626,033.52 661.43
Written, Term, In 1907 1 year or less \$ In 1906 2 years In 1907 2 years In 1905 3 years In 1907 3 years In 1907 3 years In 1904 4 years In 1905 4 years	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00 65,571,003.00 76,057,780.00 606,738.00 688,883.00	Less Rein- surance. \$ 954,833.69 14,360.85 18,631.35 534,744.57 653,297.37 751,240.23 5,291.43 6,550.31	One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Three-eighths	. \$	Premium Unearned. 477,416.84 3,590.21 13,973.51 89,124.09 326,648.68 626,033.52 661.43 2,456.37
Written. Term. In 1907 1 year or less \$ In 1906 2 years. In 1907 2 years. In 1906 3 years. In 1906 3 years. In 1904 4 years. In 1905 4 years. In 1906 4 years. In 1906 4 years.	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00 65,571,003.00 76,057,780.00 606,738.00 688,883.00 874,437.00	Less Rein- surance. \$ 954,833.69 14,360.85 18,631.35 534,744.57 653,297.37 751,240.23 5,291.43 6,550.31 8,806.98	One-half One-fourth Three-fourths One-sixth One-lalf Five-sixths One-eightli Three-eighths Five-eightls	.8	Premium Unearned. 477, 416.84 3,590.21 13,973.51 89,124.09 326,648.68 626,033.52 661.43 2,456.37 5,504.35
Written. Term. In 1907 1 year or less \$ In 1907 2 years. In 1907 2 years. In 1906 3 years. In 1906 3 years. In 1907 3 years. In 1907 4 years. In 1906 4 years. In 1906 4 years. In 1906 4 years. In 1907 4 years.	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00 65,571,003.00 76,057,780.00 606,738.00 688,883.00 874,437.00 1,112,496.00	Less Rein- surance. \$ 954,833.69 14,360.85 18,631.35 534,744.57 653,297.37 751,240.23 5,291.43 6,550.31 8,866.98 10,379.19	One-half One-fourth Three-fourths One-sixth One-lalf Five-sixths One-eighth Three-eighths Five-eighths Seven-eighths	.8	Premium Unearned. 477,416.84 3,590.21 13,973.51 89,124.09 326,648.68 626,033.52 661.43 2,456.37 5,504.35 9,081.79
Written, Term, In 1907 1 year or less \$ In 1906 2 years. In 1907 2 years. In 1905 3 years. In 1907 3 years. In 1907 3 years. In 1904 4 years. In 1906 4 years. In 1906 4 years. In 1907 4 years. In 1907 4 years. In 1907 5 years.	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00 65,571,003.00 666,738.00 688,883.00 874,437.00 1,112,496.00 7,396,480.00	Less Rein- surance. \$ 954,833.69 14,360.85 18,631.35 534,744.57 653,297.37 751,240.23 5,291.43 6,550.31 8,866.98 10,379.19 88,045.13	One-half One-fourth Three-fourths One-sixth One-half Five-sixths One-eighth Three-eighths Five-eighths One-tenth	.8	Premium Unearned. 477,416.84 3,590.21 13,973.51 89,124.09 326,648.68 626,033.52 661.43 2,456.37 5,504.35 9,081.79 8,894.51
Written. Term. In 1907 1 year or less \$ In 1906 2 years. In 1907 2 years. In 1906 3 years. In 1906 3 years. In 1906 4 years. In 1905 4 years. In 1906 4 years. In 1907 4 years. In 1907 4 years. In 1907 5 years. In 1903 5 years. In 1903 5 years.	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00 65,571,003.00 76,057,780.00 688,883.00 874,437.00 1,112,496.00 8,019,275.00 8,019,275.00	Less Rein- surance. \$ 954,833.69 14,360.85 18,631.35 534,744.57 653.297.37 751,240.23 6,550.31 8,866.98 10,379.19 88,045.13 97.884.02	One-half One-fourth One-fourth One-sixth One-sixth One-lalf Five-sixths One-eighth Three-eighths Five-eighths Seven-eighth One-tenth Three-tenths.	.8	Premium Unearned. 477,416.84 3,590.21 13,973.51 89,124.09 326,648.68 626,033.52 661.43 2,456.37 5,504.35 9,081.79 8,804.51 29,365.20
Written. Term. In 1907 1 year or less \$ In 1907 2 years. In 1907 2 years. In 1906 3 years. In 1906 3 years. In 1907 3 years. In 1907 4 years. In 1908 4 years. In 1908 4 years. In 1909 5 years. In 1903 5 years. In 1904 5 years. In 1904 5 years.	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00 605,571,003.00 606,738.00 688,883.00 1,112,496.00 7,396,480.00 8,798,244.00 8,789,244.00	Less Rein- surance.  \$ 954,833.69 14,360.85 18,631.35 534,744.57 653,297.37 751,240.23 5,291.43 6,550.31 8,506.98 10,379.19 88,045.13 97,884.02 110,179.40	One-half One-fourth Three-fourths One-sixth One-sixth One-laff Five-sixths One-eighth Five-eighths Five-eighths Five-eighths One-teighth One-tenth. Three-tenths. One-half	.\$	Premium Unearned. 477,416.84 3,590.21 13,973.51 89,124.09 326,648.68 626,033.52 661.43 2,456.37 5,504.35 9,081.79 8,804.51 29,365.20 55,089.70
Written. Term. In 1907 1 year or less \$ In 1906 2 years. In 1907 2 years. In 1906 3 years. In 1906 3 years. In 1906 3 years. In 1904 4 years. In 1905 4 years. In 1907 4 years. In 1907 4 years. In 1908 5 years. In 1904 5 years. In 1904 5 years. In 1906 5 years. In 1906 5 years. In 1906 5 years. In 1906 5 years.	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00 65,571,003.00 606,738.00 606,738.00 688,883.00 874,437.00 1,112,496.00 7,396,480.00 8,019,275.00 11,064,341.00 11,064,341.00	Less Rein- surance.  \$ 954, 833. 69 14, 360. 85 18, 631.35 534, 744.57 553, 297.37 751, 240. 23 5, 291. 43 6, 550. 31 8, 806. 98 10, 379. 19 88, 045. 13 97, 884. 02 110, 179. 40 146. 618. 69	One-half One-fourth One-fourth One-sixth One-sixth One-half Five-sixths One-eighth Five-eighths Five-eighths Five-eighths One-tenth Three-tenths One-balf Seven-tenths.	.8	Premium Unearned. 477,416.84 3,590.21 13,973.51 89,124.09 326,648.68 626,033.52 661.43 2,456.37 5,504.35 9,081.79 8,894.51 29,365.20 55,089.70 102,633.07
Written. Term. In 1907 1 year or less \$ In 1906 2 years In 1907 2 years In 1906 3 years In 1906 3 years In 1906 3 years In 1906 4 years In 1905 4 years In 1906 4 years In 1907 4 years In 1907 5 years In 1908 5 years In 1905 5 years In 1906 5 years In 1906 5 years In 1906 5 years In 1906 5 years	Covered. 69,674,602.00 1,409,544.00 1,694,108.00 54,922,242.00 606,738.00 606,738.00 874,437.00 -1,112,496.00 7,386,490.00 8,019,275.00 8,789,244.00 11,064,361.00 13,140,677.00	Less Rein- surance.  \$ 954, 83. 69 14, 360. 85 18, 631. 35 534, 744. 57 751, 240. 23 5, 291. 43 6, 550. 31 8, 806. 98 10, 379. 19 88, 045. 13 97. 884. 02 110, 179. 40 146. 618. 69 188, 801. 75	One-half One-fourth One-fourth One-sixth One-sixth One-half Five-sixths One-eighth Three-eighths Seven-eighths One-tenth Three-tenths One-half Seven-tenths Nine-tenths Nine-tenths	.8	Premium Unearned. 477, 416, 84 3, 590, 21 13, 973, 51 89, 124, 09 326, 648, 68 626, 033, 52 661, 43 2, 456, 37 5, 504, 35 9, 081, 79 8, 804, 51 29, 365, 20 55, 089, 70 152, 062, 58
Written. Term. In 1907 1 year or less \$ In 1906 2 years In 1907 2 years In 1906 3 years In 1906 3 years In 1907 3 years In 1907 4 years In 1905 4 years In 1905 4 years In 1903 5 years In 1903 5 years In 1904 5 years In 1905 5 years In 1906 5 years In 1906 5 years In 1906 5 years In 1907 5 years In 1907 5 years In 1907 5 years Over 5 years	Covered.  60, 674, 602, 00  1, 409, 544, 00  1, 604, 108, 00  54, 922, 242, 00  65, 571, 003, 00  606, 738, 00  608, 738, 00  688, 883, 00  874, 437, 00  1, 112, 496, 00  7, 396, 480, 00  8, 799, 244, 00  11, 104, 361, 00  30, 200, 00	Less Rein- surance.  \$ 954,83.6 9 14,360.85 18,631.35 534,744.57 653,297.37 751,240.23 5,291.43 6,550.31 8,806.98 10,379 988,045.13 97,884.02 110,179.40 146,618.69 168,801.75 490.86	One-half One-fourth One-fourth One-sixth One-sixth One-half Five-sixths One-eighth Five-eighths Five-eighths Five-eighths One-tenth Three-tenths One-balf Seven-tenths.	.8	Premium Unearned. 477, 416, 84 3, 590, 21 13, 973, 51 89, 124, 09 326, 648, 68 626, 033, 52 661, 43 2, 456, 37 5, 504, 35 9, 081, 79 8, 804, 51 29, 365, 20 55, 089, 70 102, 633, 07 152, 002, 58 469, 28
Written. Term. In 1907 1 year or less \$ In 1906 2 years In 1907 2 years In 1906 3 years In 1906 3 years In 1906 3 years In 1906 4 years In 1905 4 years In 1906 4 years In 1907 4 years In 1907 5 years In 1908 5 years In 1905 5 years In 1906 5 years In 1906 5 years In 1906 5 years In 1906 5 years	Covered.  60, 674, 602, 00  1, 409, 544, 00  1, 604, 108, 00  54, 922, 242, 00  65, 571, 003, 00  606, 738, 00  608, 738, 00  688, 883, 00  874, 437, 00  1, 112, 496, 00  7, 396, 480, 00  8, 799, 244, 00  11, 104, 361, 00  30, 200, 00	Less Rein- surance.  \$ 954, 83. 69 14, 360. 85 18, 631. 35 534, 744. 57 751, 240. 23 5, 291. 43 6, 550. 31 8, 806. 98 10, 379. 19 88, 045. 13 97. 884. 02 110, 179. 40 146. 618. 69 188, 801. 75	One-half One-fourth One-fourth One-sixth One-sixth One-half Five-sixths One-eighth Three-eighths Seven-eighths One-tenth Three-tenths One-half Seven-tenths Nine-tenths Nine-tenths	.8	Premium Unearned. 477, 416, 84 3, 590, 21 13, 973, 51 89, 124, 09 326, 648, 68 626, 033, 52 661, 43 2, 456, 37 5, 504, 35 9, 081, 79 8, 804, 51 29, 365, 20 55, 089, 70 152, 062, 58
Written. Term. In 1907 1 year or less \$ In 1906 2 years In 1907 2 years In 1906 3 years In 1906 3 years In 1907 3 years In 1907 4 years In 1905 4 years In 1905 4 years In 1903 5 years In 1903 5 years In 1904 5 years In 1905 5 years In 1906 5 years In 1906 5 years In 1906 5 years In 1907 5 years In 1907 5 years In 1907 5 years Over 5 years	Covered.  69,674,602,00 1,409,544.00 1,604,108.00 1,604,108.00 65,571,003.00 66,571,003.00 66,738.00 666,738.00 67,122,406.00 1,112,496.00 7,396,480.00 1,112,496.00 1,1064,361.00 13,140,677.00 30,200.00 321,052,070.00	Less Rein- surance.  \$ 954, 833. 69 14, 360. 85 18, 631. 35 534, 744. 57 552, 297 751, 240. 23 5, 291. 43 6, 550. 31 8, 806. 98 10, 379. 19 88, 045. 13 97, 884. 02 110, 179. 40 146. 618. 69 168, 801. 75 499. 86 \$ 3, 570, 254. 82	One-half One-fourth One-fourth One-sixth One-sixth One-half Five-sixths One-eighth Five-eighths Five-eighths Five-eighths One-tenth Three-tenths One-balf Seven-tenths Nime-tenths Nime-tenths Pro rata	.8	Premium Unearned. 477, 416, 84 3, 590, 21 13, 973, 51 89, 124, 09 326, 648, 68 626, 033, 52 661, 43 2, 456, 37 5, 504, 35 9, 081, 79 8, 804, 51 29, 365, 20 55, 089, 70 102, 633, 07 152, 002, 58 469, 28
Written. Term. In 1907 1 year or less \$ In 1906 2 years In 1907 2 years In 1906 3 years In 1906 3 years In 1907 3 years In 1907 4 years In 1905 4 years In 1905 4 years In 1903 5 years In 1903 5 years In 1904 5 years In 1905 5 years In 1906 5 years In 1906 5 years In 1906 5 years In 1907 5 years In 1907 5 years In 1907 5 years Over 5 years	Covered.  69,674,602,00 1,409,544.00 1,604,108.00 1,604,108.00 65,571,003.00 66,571,003.00 66,738.00 666,738.00 67,122,406.00 1,112,496.00 7,396,480.00 1,112,496.00 1,1064,361.00 13,140,677.00 30,200.00 321,052,070.00	Less Rein- surance.  \$ 954,83.6 9 14,360.85 18,631.35 534,744.57 653,297.37 751,240.23 5,291.43 6,550.31 8,806.98 10,379 988,045.13 97,884.02 110,179.40 146,618.69 168,801.75 490.86	One-half One-fourth One-fourth One-sixth One-sixth One-half Five-sixths One-eighth Five-eighths Five-eighths Five-eighths One-tenth Three-tenths One-balf Seven-tenths Nime-tenths Nime-tenths Pro rata	.8	Premium Unearned. 477, 416, 84 3, 590, 21 13, 973, 51 89, 124, 09 326, 648, 68 626, 033, 52 661, 43 2, 456, 37 5, 504, 35 9, 081, 79 8, 804, 51 29, 365, 20 55, 089, 70 102, 633, 07 152, 002, 58 469, 28
Written. Term. In 1907 1 year or less \$ In 1906 2 years. In 1907 2 years. In 1906 3 years. In 1906 3 years. In 1906 3 years. In 1906 4 years. In 1905 4 years. In 1907 4 years. In 1907 4 years. In 1907 5 years. In 1905 5 years. In 1905 5 years. In 1905 5 years. In 1906 5 years. In 1907 5 years. In 1908 5 years.	Covered.  69,674,602,00 1,409,544.00 1,409,544.00 1,604,108.00 65,571,003.00 66,571,003.00 66,738.00 666,738.00 688,883.00 874,437.00 1,112,496.00 7,396,480.00 1,112,496.00 13,140,677.00 33,140,677.00 321,052,070.00 GENERAL	Less Rein- surance. \$ 954, 833, 69 14, 360, 85 18, 631, 35 534, 744, 57 553, 297, 37 751, 240, 23 5, 291, 43 8, 506, 58 10, 379, 19 88, 045, 13 97, 884, 02 101, 179, 40 146, 618, 69 168, 801, 75 499, 86 \$ 3,570, 254, 82	One-half One-fourth One-fourth One-sixth One-sixth One-half Five-sixths One-eighth Five-eighths Five-eighths Five-eighths One-tenth Three-tenths One-balf Seven-tenths Nime-tenths Nime-tenths Pro rata		Premium Unearned. 477, 416, 84 3, 590, 21 13, 973, 51 89, 124, 09 230, 648, 68 626, 033, 52 661, 43 2, 456, 37 5, 504, 35 9, 081, 79 8, 804, 51 29, 365, 20 55, 089, 70 102, 633, 07 152, 002, 58 499, 28 1, 902, 855, 13
Written. Term. In 1907 1 year or less \$ In 1906 2 years In 1907 2 years In 1906 3 years In 1906 3 years In 1906 3 years In 1907 3 years In 1906 4 years In 1905 4 years In 1906 4 years In 1903 5 years In 1903 5 years In 1904 5 years In 1905 5 years In 1906 5 years In 1907 5 years In 1907 5 years In 1908 5 years In 1908 5 years In 1908 5 years In 1907 5 years Ver 5 years  Total	Covered.  Covered.  69, 674, 692, 00  1, 409, 544, 00  1, 604, 108, 00  54, 922, 242, 00  65, 571, 003, 00  606, 738, 00  606, 738, 00  688, 883, 00  874, 437, 00  1, 112, 496, 00  7, 396, 480, 00  8, 799, 244, 00  11, 064, 361, 00  31, 140, 677, 00  30, 200, 00  321, 052, 070, 00  GENERAL  any one hazarre	Less Rein- surance.  \$ 954,833,69 14,330,85 18,631,35 534,744,57 653,297,77 751,240,23 6,550,31 8,506,98 10,379,19 88,045,13 98,945,13 98,945,13 98,945,13 98,945,13 10,79,40 146,618,69 168,891,75 499,86 \$ 3,570,254,82	One-half One-fourth One-fourth Three-fourths One-sixth One-sixth One-laff Five-sixths One-leighth Five-sighths Five-eighths Seven-eighths One-tenth One-half Seven-tenths One-ha		Premium Unearned. 477,416.84 3,590.21 13,973.51 89,124.09 230,648.68 626,033.52 661.43 2.456.37 5,504.35 9,081.79 8,894.51 29.365.20 152,062.83 469.28 1,902.855.13
Written. Term. In 1907 1 year or less \$ In 1906 2 years. In 1907 2 years. In 1906 3 years. In 1906 3 years. In 1906 3 years. In 1904 4 years. In 1905 4 years. In 1907 4 years. In 1907 4 years. In 1908 5 years. In 1904 5 years. In 1905 5 years. In 1906 5 years. In 1907 5 years. In 1908 5 years. In 1907 5 years.	Covered.  60,674,602.00 1,409.544.00 1,609.108.00 1,609.108.00 65,571,003.00 66,573.00 606,738.00 688,833.00 874,437.00 1,112,496.00 7,396,490.00 8,019,275.00 8,789,244.00 13,140,677.00 30,200.00 321,052,070.00 GENERAL any one hazare y's stock own.	Less Rein- surance.  \$ 954, 833, 69 14, 330, 85 18, 631, 35 534, 744, 57 653, 297, 37 751, 240, 23 5, 291, 43 6, 550, 31 8, 506, 98 10, 377, 840, 20 110, 179 146, 618, 69 168, 891, 75 499, 86 \$ 3, 570, 254, 82  INTERROGAT	One-half One-fourth One-fourth Three-fourths One-sixth One-sixth One-half Five-sixths One-eighth Five-eighths Five-eighths Seven-eighths One-tenth One-half Seven-tenths Nime-tenths One-half Seven-tenths Nime-tenths One-half Seven-tenths One-half Seven-tenths Nime-tenths One-half Seven-tenths Nime-tenths ORIES.		Premium Unearned. 477, 416, 84 477, 416, 84 477, 416, 84 477, 416, 84 13, 590, 21 13, 973, 51 89, 124, 09 226, 648, 68 626, 033, 52 661, 43 2, 456, 37 5, 504, 35 9, 081, 79 8, 894, 51 29, 365, 20 102, 633, 07 152, 002, 58 409, 28 1, 902, 855, 13
Written. Term. In 1907 1 year or less \$ In 1906 2 years In 1907 2 years In 1906 3 years In 1906 3 years In 1907 3 years In 1907 4 years In 1905 4 years In 1905 4 years In 1903 5 years In 1903 5 years In 1904 5 years In 1905 5 years In 1906 5 years In 1906 5 years In 1907 5 years Ver 5 years  Total \$  Largest amount written on a years	Covered.  Covered.  69, 674, 602, 00  1, 409, 144, 00  1, 604, 108, 20  60, 173, 00  60, 73, 00  60, 73, 00  60, 73, 00  1, 112, 496, 00  1, 112, 496, 00  1, 112, 496, 00  1, 112, 496, 00  1, 112, 496, 00  1, 112, 496, 00  3, 108, 278, 00  11, 064, 361, 00  30, 200, 00  GENERAL  any one hazard y's stock own- ctors or other cover or other covers.	Less Rein- surance.  \$ 954, 83.6 9 14, 330.85 18, 631.35 534, 744.57 653, 297.37 751, 240.23 5, 291.43 6, 550.31 8, 806.98 10, 379.19 88, 045.13 97, 884.02 110, 179.40 146.618.09 168, 891.75 409.86 \$ 3,570,254.82 INTERROGATe Led by the director fifteers	One-half One-fourth One-fourth One-sixth One-sixth One-lialf Five-sixths One-eighth Five-eighths Seven-eighths One-tenth Three-tenths One-tenth Three-tenths One-tenth One-tenth One-tenth One-tenth One-tenths O	8	Premium Uncarned. 477, 416.84 3,590,21 13,973.51 89,124.09 329,648.68 626,033.52 626,033.52 636,031.52 636,031.52 636,031.79 8,894.51 29,365.20 55,089.70 102,633.07 152,002.58 499.28 1,992,855.13
Written. Term. In 1907	Covered.  Covered.  69, 674, 602.00 1, 409, 544.00 1, 604, 108.00 1, 604, 108.00 65, 571, 003.00 665, 571, 003.00 606, 739.06 606, 739.06 608, 739.04 1, 112, 496.00 1, 112, 496.00 1, 1064, 361.00 11, 064, 361.00 13, 140, 677.00 30, 200.00 GENERAL any one hazarr y's stock ownetors or other corkholders not of the corkhold	Less Rein- surance.  \$ 954, 833, 69 14, 330, 85 18, 631, 35 534, 744, 57 653, 297, 75 15, 290, 23 5, 291, 43 6, 550, 31 8, 806, 58 10, 379, 19 88, 045, 13 97, 884, 92 110, 179 146, 618, 69 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 801, 801, 801, 801, 801, 801, 80	One-half One-fourth One-fourth Three-fourths One-sixth One-sixth One-laif Five-sixths One-eighth Five-eighths Five-eighths Five-eighths One-tenth One-tenths One-tenths One-tenths Drie-half Seven-tenths Nine-tenths Drie-half Orie-half Seven-tenths One-half Seven-tenths Nine-tenths Orie-half Seven-tenths Orie-half Seven-tenths Orie-half Seven-tenths Orie-half Seven-tenths Orie-half Seven-tenths Orie-half	8	Premium Unearned. 477, 416, 84 477, 416, 84 477, 416, 84 477, 416, 84 13, 590, 21 13, 973, 51 89, 124, 09 226, 648, 68 626, 033, 52 661, 43 2, 456, 37 5, 504, 35 9, 081, 79 8, 894, 51 29, 365, 20 102, 633, 07 152, 002, 58 409, 28 1, 902, 855, 13
Written. Term. In 1907	Covered.  Covered.  69, 674, 602.00 1, 409, 544.00 1, 604, 108.00 1, 604, 108.00 65, 571, 003.00 665, 571, 003.00 606, 739.06 606, 739.06 608, 739.04 1, 112, 496.00 1, 112, 496.00 1, 1064, 361.00 11, 064, 361.00 13, 140, 677.00 30, 200.00 GENERAL any one hazarr y's stock ownetors or other corkholders not of the corkhold	Less Rein- surance.  \$ 954, 833, 69 14, 330, 85 18, 631, 35 534, 744, 57 653, 297, 75 15, 290, 23 5, 291, 43 6, 550, 31 8, 806, 58 10, 379, 19 88, 045, 13 97, 884, 92 110, 179 146, 618, 69 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 75 148, 801, 801, 801, 801, 801, 801, 801, 80	One-half One-fourth One-fourth Three-fourths One-sixth One-sixth One-laif Five-sixths One-eighth Five-eighths Five-eighths Five-eighths One-tenth One-tenths One-tenths One-tenths Drie-half Seven-tenths Nine-tenths Drie-half Orie-half Seven-tenths One-half Seven-tenths Nine-tenths Orie-half Seven-tenths Orie-half Seven-tenths Orie-half Seven-tenths Orie-half Seven-tenths Orie-half Seven-tenths Orie-half	8	Premium Unearned. 477, 416, 84 477, 416, 84 477, 416, 84 477, 416, 84 477, 416, 84 626, 033, 52 661, 43 2, 456, 37 5, 504, 35 9, 081, 79 8, 894, 51 29, 365, 20 55, 089, 52, 002, 58 50, 092, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602, 50 602,

116,077.73

BUSINESS IN THE STATE OF NORTH	CAROLINA DURING THE YEAR.
	Fire Risks.
Risks written	\$ 1,884,152.00
Premiums received	19,040.06
Losses paid	8,638.30
Losses incurred	8,583.80
Losses now unpaid	1,625.50

## GLOBE AND RUTGERS FIRE INSURANCE COMPANY. «

Incorporated February 9, 1899.

Commenced Business February 9, 1899.

E. C. Jamison, President.

LYMAN CANOEE, Secretary.

Home Office, 76-78 William Street, New York City, N. Y.

## CAPITAL STOCK. Amount of capital paid up in cash, \$400,000.00.

Amount of ledger assets (as per balance) December 31 of previous year _____\$ 4,033,744.77

INCOME.	Fire.	
Gross premiums		
Deduct reinsurance, rebate, abatement and return premiums		
Received for premiums (other than perpetual)		3,493,402.33
Gross interest on mortgage loans	2,365.00	
Gross interest on bonds and dividends on stocks	108,200.73	
Gross rents from company's property	5,542.00	

Bonds	2,608.3
Total income\$	3,612,118.3
Sum of both amounts	7,645,863.1

Total gross interest and rents

Gross profit on sale or maturity of ledger assets, viz.:

Sum of both amounts	7,645,863.16
DISBURSEMENTS.	
Gross amount paid policyholders for losses (including \$404,415.50	

occurring in previous years). \$ 2,237,891.12  Deduct amount received for salvage, \$9,275,78; and for reinsurance	
in other companies, \$223,239.49 232,515.27	
Net amount paid policyholders for losses	2,005,375.85
Paid stockholders for interest or dividends.	120,000.00
Commission or brokerage	633,937.72

Commission or brokerage.	633,937.72
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	85,414.72
Rents	5,505.00
Legal expenses	4,931.84
Fire department, fire patrol and salvage corps assessments, fees, taxes and	
expenses	18,609.97
Repairs and expenses (other than taxes) on real estate	602.35

Repairs and expenses (other than taxes) on real estate	602.35
Taxes on real estate	765.88
State taxes on premiums	36,222.23
Insurance Department licenses and fees	2,890.90

Gross loss on sale or maturity of ledger assets, viz.:		5,438.40
Stocks Borrowed money repaid		30,000.00
Miscellaneous		45,205.14
Total disbursements.	_	2,994,900.00
Balance		4,650,963.16
	==	
LEDGER ASSETS.		
Book value of real estate\$	72,945.00	
Mortgage loans on real estate	65,700.00	
Book value of bonds, excluding interest, \$979,854.03; stocks \$2,358,605.69	3 338 450 79	
Cash in company's office	1.364.42	
Deposited in trust companies and banks not on interest	110,164.74	
Deposited in trust companies and banks on interest.	40,608.60	
Agents' balances representing business written subsequent to		
October 1, 1907	974,666.73	
Agents' balances representing business written prior to October		
1, 1907	30,796.50 16,257.45	
Manhattan Insurance Co., reinsurance due		
Total ledger assets, as per balance	\$	4,650,963.16
NON-LEGGER ASSETS.		
Interest accrued on mortgages\$	1,123.61	
Interest accrued on bonds	7,890.00	
Interest accrued on other assets	16,823.82	
Total interest accrued		25,837.43
Reinsurance due on losses paid		56,661.60
Kentantance due on losses pard		
Gross assets		4,733,462.19
Gross assets		4,733,462.19
Gross assets		4,733,462.19
Gross assets	\$	4,733,462.19
Gross assets	\$	4,733,462.19
Gross assets  OEDUCT ASSETS NOT ADMITTEO.  Agents' balances representing business written prior to October 1, 1907	\$	4,733,462.19
Gross assets	30,796.50	4,733,462.19
Gross assets OEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ Book value of ledger assets over market value, viz.: Bonds and stocks.	30,796.50 523,225.22 16,257.45	4,733,462.19 570,279.17
Gross assets OEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. S  Book value of ledger assets over market value, viz.:  Bonds and stocks. Manhattan Insurance Co., reinsurance due.	30,796.50 523,225.22 16,257.45	570,279.17
Gross assets  OEDUCT ASSETS NOT AOMITTEO.  Agents' balances representing business written prior to October 1, 1907 \$  Book value of ledger assets over market value, viz.:  Bonds and stocks  Manhattan Insurance Co., reinsurance due  Total	30,796.50 523,225.22 16,257.45	570,279.17
Gross assets OEDUCT ASSETS NOT ADMITTEO.  Agents' balances representing business written prior to October 1, 1907. \$ Book value of ledger assets over market value, viz.: Bonds and stocks. Manhattan Insurance Co., reinsurance due. Total Total LIABILITIES.	30,796.50 523,225.22 16,257.45	570,279.17
Gross assets	30,796.50 523,225.22 16,257.45	570,279.17
Gross assets	30,796.50 523,225.22 16,257.45	570,279.17
Gross assets	30,796.50 523,225.22 16,257.45 	570,279.17
Gross assets	30,796.50 523,225.22 16,257.45 \$2,003.00 247,691.00 19,150.00	570,279.17
Gross assets OEDUCT ASSETS NOT ADMITTEO.  Agents' balances representing business written prior to October 1, 1907. \$ Book value of ledger assets over market value, viz.: Bonds and stocks. Manhattan Insurance Co., reinsurance due. Total	30,796.50 523,225.22 16,257.45 \$2,003.00 247,691.00 19,150.00 348,844.00	570,279.17
Gross assets OEDUCT ASSETS NOT ADMITTEO.  Agents' balances representing business written prior to October 1, 1907. \$ Book value of ledger assets over market value, viz.: Bonds and stocks. Manhattan Insurance Co., reinsurance due. Total State Stat	30,796.50 523,225.22 16,257.45 82,003.00 247,691.00 19,150.00 348,844.00 29,267.00	570,279 17 4,163,183 02
Gross assets.  OEDUCT ASSETS NOT ADMITTEO.  Agents' balances representing business written prior to October 1, 1907.  \$ Book value of ledger assets over market value, viz.:  Bonds and stocks.  Manhattan Insurance Co., reinsurance due.  Total.  Total admitted assets.  LIABILITIES.  Gross losses adjusted, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total  \$ Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.	30,796.50 523,225.22 16,257.45 82,003.00 247,691.00 19,150.00 348,844.00 29,267.00	570,279.17
Gross assets OEDUCT ASSETS NOT ADMITTEO.  Agents' balances representing business written prior to October 1, 1907. \$ Book value of ledger assets over market value, viz.: Bonds and stocks. Manhattan Insurance Co., reinsurance due. Total State Stat	30,796.50 523,225.22 16,257.45 82,003.00 247,691.00 19,150.00 348,844.00 29,267.00	570,279 17 4,163,183 02
Gross assets	\$ 30,796.50 523,225.22 16,257.45 \$ 82,003.00 247,691.00 19,150.00 348,844.00 29,267.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	570,279 17 4,163,183 02
Gross assets	\$ 30,796.50 523,225.22 16,257.45 \$ 82,003.00 247,691.00 19,150.00 348,844.00 29,267.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	570,279 17 4,163,183 02
Gross assets	\$ 30,796.50 523,225.22 16,257.45 \$2,003.00 247,691.00 19,150.00 348,844.00 29,267.00 \$1,708,797.73	570,279 17 4,163,183 02
Gross assets	\$ 30,796.50 523,225.22 16,257.45 \$ 82,003.00 247,691.00 19,150.00 348,844.00 29,267.00 \$ \$ 1,708,797.73	570,279 17 4,163,183 02
Gross assets	\$ 30,796.50 \$23,225.22 16,257.45 \$2,003.00 247,691.00 19,150.00 348,844.00 29,267.00 \$1,708,797.73 477,482.73	570,279 17 4,163,183 02

Commissions, brokerage and other charges due or to become due	
Due and to become due for borrowed money.	
Total amount of all liabilities, except capital.	
Capital actually paid up in cash	
Surplus over all liabilities	
Surplus as regards policyholders	1,498,732.36
Total liabilities	<b>4</b> ,163,183.02
RISKS AND PREMIUMS.	
KISKS AND FREMIUMS.	Gross Pre-
In force on the 31st day of December, 1906\$	Fire Risks, miums Thereon,
	274,981,046.00 \$ 3,916,132.78 373,801,129.00 4,891,757.44
Total\$	
	292,925,230.00 \$ 8,807,890.22
In force at end of the year \$	
Deduct amount reinsured	23,237,483.00 347,396.92
Net amount in force	
=	332,015,102.00 # 4,251,135.33
RECAPITULATION OF FIRE RISKS AND	PREMIUMS.
Gross Pre-	
Year Amount Less Rein-	Amount of Premium
	tion Unearned. Unearned.
	alf\$ 1,708,797.73
	ourth 9,471.96
	-fourths 13,905.95
	ixth 35,021.95
	ialf 108,343.48 ixths 256,811.86
	enth 262.16
	-tenths 2,609.79
In 19055 years 3,618,339.00 33,631.73 One-h	alf 16,815.86
	-tenths 18,113.19
	tenths 16,081.73
	ta 44.80
Total\$ 332,619,462.00 \$ 4,297,759.53	\$ 2,186,280.46
GENERAL INTERROGATORIES	
Largest amount written on any one risk	
Total amount of the company's stock owned by the directors at pa	
Total amount loaned to directors or other officers.	
Total amount loaned to stockholders not officers	
Losses incurred during the year—fire	1,945,391.37
BUSINESS IN THE STATE OF NORTH CAROLINA	DURING THE YEAR.
	Fire Risks.
Risks written	
Premiums received	
Losses paid	
Losses incurred	14,432.23
Manage Ma	100.00

## GUARDIAN INSURANCE COMPANY.

Incorporated May 30, 1906.

Commenced Business June 1, 1906.

71,648.35

93, 237, 79

113,442.88

1,123.55 2,955.38

619,677.69

ROBERT DICKSON, President.

R. H. MARSHALL, Secretary and Treasurer.

Home Office, 524 Fourth Avenue, Pittsburg, Pa.

#### CAPITAL STOCK.

#### Amount of capital paid up in cash, \$200,000.00.

INCOME.	Fire.	
Gross premiums		
Deduct reinsurance, rebate, abatement and return premiums		
Received for premiums (other than perpetual)		631,025.89
Gross interest on mortgage loans Gross interest on bonds and dividends on stocks		
Gross interest on deposits		
Gross interest on deposits  Gross interest from all other sources		
Gross rents from company's property		
Total gross interest and rents		35, 793, 71
Total income	\$	666,819.60
Sum of both amounts	\$	1,099,235.66
DISBURSEMENTS.		
0	Fire.	
Gross amount paid policyholders for losses (including \$17,171 occurring	000 000 01	
in previous years)\$  Deduct amount received for salvage, \$1,158,40; and for reinsurance in	237,879.74	
other companies, \$33,323.89	34, 482, 29	
Net amount paid policyholders for losses		203, 397. 45
Expense of adjustment and settlement of losses		4,415.83
Paid stockholders for interest or dividends (amount declared during the y		9,677.42
Commission or brokerage		215, 528, 57
Salaries (\$10,374.66) and expenses (\$5,187.37) of special and general agen		15,562.03
Repairs and expenses (other than taxes) on real estate		16,351.76
Taxes on real estate		4,972.42
Interest on mortgage		9,635.82
Gross loss on sale or maturity of ledger assets, viz.:		10.00
Bonds	_	16.67
Total disbursements		479, 557.97
Balance	\$	619,677.69
LEDGER ASSETS.		

Deposited in trust companies and banks not on interest

Deposited in trust companies and banks on interest -----

Agents' balances representing business written subsequent to October 1, 1907 -----

Agents' balances representing business written prior to October 1, 1907

.

Total ledger assets, as per balance-----\$

#### NON-LEDGER ASSETS.

NON-LEDGER ASSETS.		
Interest accrued on bonds		
Rents accrued on company's property or lease	1,292.09	
Total interest and rents accrued	\$	1,702.07
Gross assets	\$	621,379.76
DEDUCT ASSETS NOT ADMITTED,		
Agents' balances representing business written prior to October 1, 1907.\$  Book value of ledger assets over market value, viz.:	1,123.55	
Real estate	15,000.00 2,955.38	
_		
Total		19,078.93
Total admitted assets	\$	602,300.83
L1AB1LIT1ES.		
Gross losses adjusted, not yet due\$	37, 460, 00	
Gross claims for losses in process of adjustment or in suspense, includ-		
ing all reported and supposed losses	26,516.00	
Gross claims for losses resisted	1,170.00	
Total\$	65,146.00	
Deduct reinsurance due or accrued		
Net amount of unpaid losses and claims	\$	50,037.00
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running one year or less from date of policy, in- cluding interest premiums on perpetual fire risks, \$485,272.17; un-		
earned premiums (fifty per cent.)\$	242,631.08	
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running more than one year from date of policy,		
\$114,233,91; unearned premiums (pro rata)	78,382.18	
Total unearned premiums as computed above		321,013.26
Total amount of all liabilities, except capital		371,050.26
Capital actually paid up in cash\$		
Surplus over all liabilities	31,250.57	
Surplus as regards policyholders		231, 250. 57
Total liabilities	\$	602,300.83
RISKS AND PREMIUMS.		
E.i.	e Risks. miu	Gross Pre- ms Thereon
In force on the 31st day of December, 1906\$ 17.		296,126.26
Written or renewed during the year		904,778.95
Total \$ 65.		1,200,905,21
Deduct those expired and marked off as terminated		558,118.16
In force at end of the year\$ 43,0	005,959.00 \$	642,787.05
Deduct amount reinsured	321,186.00	43,280.97
Net amount in force	684,773.00 \$	599,506.08
RECAPITULATION OF FIRE RISKS AND PREM	HIMS	
Gross Pre-	ii Omo.	

Year Written. Term.	Amount Covered.	miums Charged Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 19071 year or less\$	31,958,286.00	\$ 485,272.17	One-half\$	242,631.08
1n 19062 years	82,581.00	853.45	One-fourth	213.36
1n 19072 years	234,775.00	1,325.72	Three-fourths	994.29
In 19053 years	687,791.00	7,879.02	One-sixth	1,313.17
In 19063 years	2,353,499.00	31,015.69	One-half	15,507.84

			Gross Pre-			
Year	Amount		ums Charge Less Rein-	ed,		Amount of Premium
Written. Term.			surance.	Fraction Unearned.		Unearned.
In 19073 years		s	64,393.09	Five-sixths	.8	53,661.70
In 19044 years		~	1.16	One-eighth		. 14
In 1905 4 years			5.89			2.20
In 19064 years			30.66			19.1
In 19074 years			392.29	Seven-eighths		243.21
In 19055 years			1.147.47			573. 73
In 19065 years			3,585,68	Seven-tenths		2,509.9
In 19075 years				Nine-tenths		3,243,41
		8		Nine-tenths	\$	
Total	\$ 40,684,773.00	\$	599, 506. 08		5	321,013.26
	GENERAL	LIN	TERROGA	TORIES.		
Largest amount writt					4	20,000.00
				rs at par value		113, 950.00
						None
						None
Losses incurred during	g the year-fire					242,149.28
					=	
Premiums received					-	256, 625, 00 5, 453, 2 669, 53
Losses incurred					-	669.52
HAN	OVER FIRE	I	NSURA	NCE COMPAN	Y.	
	1 1050			Commenced Busines	s A	pril, 1852.
Incorporated Apri	1, 1802.					
				JOSEPH McCORD S	eer	eterv
	ARFIELD, President.			JOSEPH McCord, S	ecr	etary.
		ne S	Street, New		ecr	etary.
	ARFIELD, President.	ne S	Street, New		ecr	etary.
	ARFIELD, President.	ne S	Street, New		lecr	etary.
	Home Office, 34 Pi		Street, New	York City, N. Y.	eer	etary.

Amount of capital paid up in cash, \$1,000,000.00.

Amount of leager assets (as per balance) December 31 of previous year			
INCOME.	Fire.		
Gross premiums\$	2, 995, 499.78		
Deduct reinsurance, rebate, abatement and return premiums	766,048.00		
Received for premiums (other than perpetual)		2, 229, 451.78	
Gross interest on mortgage loans\$	175.00		
Gross interest on collateral loans	2,889.55		
Gross interest on bonds and dividends on stocks	107, 352, 13		
Gross interest on deposits.	2,676,49		

Gross interest from other sources\$ 15,031.87 Gross rents from company's property, including \$18,000 for company's	
occupancy of its own buildings 81,560.46	
Total gross interest and rents	209, 685, 50
Gross profit on sale or maturity of ledger assets, viz.;	
Bonds	375.00
Total income\$	2,439,512.28
Sum of both amounts	6,293,830.23
DISBURSEMENTS. Fire.	
Gross amount paid policyholders for losses (including \$242,789.71 occur-	
ring in previous years)	
Deduct amount received for salvage, \$4,952.10; and for reinsurance in	
other companies, \$164,364.33	
Net amount paid policyholders for losses	£1,151,534.50
Expense of adjustment and settlement of losses	81,086.88
Paid stockholders for interest or dividends	109,000.00
Commission or brokerage	447, 178. 44
Salaries (\$40,644.91) and expenses (\$24,577.50) of special and general agents	65, 222. 41
Salaries, fees and all other charges of officers, directors, trustees and home office employees	104 000 40
Rents, including \$18,000 for company's occupany of its own buildings	134, 262, 42 23, 149, 88
Advertising, \$12,919.72; printing and stationery, \$17,328.36	30, 248. 08
Postage, telegrams, telephone and express	22, 844, 28
Legal expenses	2,054.01
Furniture and fixtures	2,111.22
Maps, including corrections	16,819.77
Underwriters' boards and tariff associations	37, 497.11
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-	13,310.51
Inspections and surveys	12,014.32
Repairs and expenses (other than taxes) on real estate	23, 474, 41
Taxes on real estate	12,501.74
State taxes on premiums	44,976.17
Insurance Department licenses and fees	17,973.35
Gross loss on sale or maturity of ledger assets, viz.:  Bonds	4 000 00
Agents' balances charged off	4,000.00
_	
Total disbursements	2, 242, 302, 85 4, 051, 527, 38
and the second s	4,001,021.00
LEDGER ASSETS.	
Book value of real estate\$ 906,581.06	
Mortgage loans on real estate	
Loans secured by pledge of bonds, stocks or other collaterals 200,000.00	
Book value of bonds, excluding interest, \$1,574,959.75; stocks, \$900,555.89- 2,475,515.64  Cash in company's office	
Deposited in trust companies and banks not on interest 37,761.87	
Deposited in trust companies and banks not on interest 66,555,18  Deposited in trust companies and banks on interest 66,555,18	
Agents' balances representing business written subsequent to October	
1, 1907 350,541.53	
Agents' balances representing business written prior to October 1, 1907- 345.73	
Total ledger assets, as per balance\$	4,051,527.38
I viai ieugei assets, as per Daiance	4,001,021.88

## NON-LEDGER ASSETS.

NON-LEDGER ASSETS.		
Interest accrued on mortgages\$	14.58	
Interest accrued on collateral loans	1,672,92	
Total interest accrued		1,687.50
Market value of real estate over book value		222, 891.94
Reinsurance due on losses paid		13,112.80
Gross assets	s	4,289,219.62
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 1907-\$	345.73	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	174, 710. 31	
Total		175,056.04
Total admitted assets	s	4 114 163 58
	=	
LIABILITIES.		
Gross losses adjusted, not yet due\$	54,737.80	
Gross claims for losses in process of adjustment or in suspense, includ-		
ing all reported and supposed losses	163,769.45	
Gross claims for losses resisted	29, 046. 63	
	247,553.88	
Deduct reinsurance due or accrued	31,671.95	
Net amount of unpaid losses and claims	\$	215, 881, 93
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running one year or less from date of policy, in-		
cluding interest premiums on perpetual fire risks, \$1,483,437.82; un-		
earned premiums (fifty per cent.)	741, 718.91	
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running more than one year from date of policy,		
\$2,327,026,95; unearned premiums (pro rata) Excess of original premiums over amount received for reinsurance,	1,205,610.67	
\$612.62; unearned premiums (pro rata)	259, 54	
Total unearned premiums as computed above		1,947,589.12
brokers		13, 245, 14
Return premiums, \$2,361.60; reinsurance premiums, \$27,584.03		29,945.63
	_	
Total amount of all liabilities, except capital		2,206,661.82
Surplus over all liabilities		
Surplus as regards policyholders	_	1,907,501.76
Total liabilities	\$	4,114,163.58
	=	
RISKS AND PREMIUMS.		Gross Pre-
		iums Thereon.
In force on the 31st day of December, 1906 \$ 431,		4,335,779.63
Written or renewed during the year 280,	825,208.00	2,995,499.78
Total \$ 712,	679,146.84 \$	7,331,279,41
Deduct those expired and marked off as terminated 292,		3,056,566.67
In force at end of the year		4, 274, 712, 74
Deduct amount reinsured 47,		464, 247, 97
Net amount in force \$ 372,	693,738.70 \$	3,810,464.77

## RECAPITULATION OF FIRE RISKS AND PREMIUMS. Gross Pre-

Year Written. Term,	Amount Covered.	m	iums Charged, Less Rein- surance.	Fraction Uncarned.	Amount of Premium Unearned.
In 1907 1 year or less 8	126, 530, 843, 89	\$	1,483,437.82	One-half\$	741, 718.91
In 1907	64,850.00		845.35	All	845.35
In 19062 years	153,090.88		1,530,65	One-fourth	382.66
In 19072 years	201,700.00		1,910.79	Three-fourths	1,433.09
In 1905 3 years	67, 191, 842, 51		560,970.37	One-sixth	93, 495, 06
In 19063 years	60,712,311.84		551,270.04	One-half	275, 635, 02
In 19073 years	64,610,730.48		575, 980, 43	Five-sixths	479,983.69
In 1907	34,700.00		315.06	All	315.06
In 1904 4 years	591, 988.00		5,228.80	One-eighth	653.60
In 1905 4 years	377, 875, 00		3,686.47	Three-eighths	1,382.43
In 19064 years	339, 790.00		2,788,14	Five-eighths	1,742.59
In 1907 4 years	411,605.00		3,778.94	Seven-eighths	3,306.57
In 19035 years	7, 237, 955, 33		88,056.30	One-tenth	8,805.63
In 19045 years	8,340,306.34		99, 975.43	Three-tenths	29, 992.63
In 19055 years	10,373,886.18		124,012.09	One-half	62,006.04
In 19065 years	11,925,914.00		146, 185. 58	Seven-tenths	102, 329, 91
In 19075 years	13,089,508.25		155,883.31	Nine-tenths	140,294.98
In 1907	9,800.00		104.69	All	104.69
Over 5 years	495,041.00		4,504.51	Pro rata	2,901.67
Total\$	372, 693, 738, 70	\$	3, 810, 464.77	8	1, 947, 329, 58
GENERAL INTERROGATORIES.					
Largest amount written on	any one hazard			3	100,000.00
Total amount of the company's stock owned by the directors at par value				383,350.00	
Total amount loaned to directors or other officers					None
Total amount loaned to stockholders not officers			None		
Losses incurred during the	year-fire				1,100,302.24
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.					

## BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

Risks written	4, 912, 455.19
Premiums received	33, 434. 58
Losses paid	20,231,62
Losses incurred	21,819.62
Losses now unpaid	800.50
_	

44, 174, 60 123, 496, 42

## HARTFORD FIRE INSURANCE COMPANY.

Incorporated May, 1810.

Commenced Business August, 1810.

GEORGE L. CHASE, President.

THOMAS TURNBULL, Assistant Secretary.

Home Office, 125 Trumbull Street, Hartford, Conn.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$2,000,000.00. Amount of ledger assets (as per balance) December 31 of previous year ------ \$ 16.395,595.44

Amount of leager assets (as per balance) becomes of or previous year	20,000,000,00
INCOME.	
Gross premiums\$18, 372, 689.61	
Deduct reinsurance, rebate, abatement and return premiums 3,940,861.35	
Received for premiums (other than perpetual)	14, 431, 828.26
Gross interest on mortgage loans\$ 30,777.26	
Gross interest on collateral loans 50,00	
Gross interest on bonds and dividends on stocks 547, 420.13	
Gross interest on deposits	
Gross rents from company's property, including \$22,500 for company's	
occupancy of its own buildings 64,332.26	
Total gross interest and rents	654, 680, 28
Conscience money	42.00
Agents' balances previously marked off	625.45
Received from reinsuring companies under treaty	61, 497, 46
_	
Total income	15, 148, 673. 45
Sum of both amounts\$	31,544,268.89
DISBURSEMENTS.	
Fire,	
Gross amount paid policyholders for losses (including \$1,236,658.01 oc-	
curring in previous years)	
Deduct amount received for salvage and for reinsurance in other com-	
panies 927, 562. 15	
Net amount paid policyholders for losses	6,891,425.85
Expense of adjustment and settlement of losses	104, 217. 78
Paid stockholders for interest or dividends (amount declared during the year, \$385,000)	506,054.61
Commission or brokerage	2,660,379.43
Salaries (\$455,311.61) and expenses (\$218,625.75) of special and general agents	673, 937. 36
Salaries, fees and all other charges of officers, directors, trustees and home office em-	
ployees	471,326.50
Rents, including \$22,500 for company's occupancy of its own buildings	84, 446, 54
Advertising, \$29,845.40; printing and stationery, \$95,517.09	125,362.51
Postage, telegrams, telephone and express	120, 366, 54
Legal expenses	9, 157. 09
Furniture and fixtures	35, 182, 84
Maps, including corrections	36, 542, 61
Underwriters' boards and tariff associations	216, 570, 24
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-	35, 191, 83
Inspections and surveys	38.368.33
Repairs and expenses (other than taxes) on real estate	30, 334, 84
Taxes on real estate	9,000.00
State taxes on premiums	227, 545, 06
State taxes on premiums	221,040.00

Insurance Department licenses and fees .....

All other licenses, fees and taxes -----

Gross loss on sale or maturity of ledger assets, viz.:  Real estate	41
Bonds 3, 021.	27 -\$ 3,115,68
Interest on borrowed money	31.571.89
Agency balances marked off	
Borrowed money repaid	
Miscellaneous expenses	34,852.47
Total disburements	
Balance	\$ 17,525,588,60
LEDGER ASSETS.	
Book value of real estate\$ 1,048,890.  Mortgage loans on real estate 534,000.	
Mortgage loans on real estate	
Book value of bonds, excluding interest, \$11,534,924.38; stocks, \$1,243,605.82. 12,778,530.	
\$1,246,605.82 12,778,530.  Cash and cash items in company's office 41,483.	
Deposited in trust companies and banks not on interest	
Deposited in trust companies and banks on interest 1,120,309-	
Agents' balances representing business written subsequent to October	
1, 1907	
Agents' balances representing business written prior to October 1, 1907- 12, 878.	89
Total ledger assets, as per balance	-\$ 17,525,588.60
NON-LEDGER ASSETS.	
Interest due (\$1,612.50) and accrued (\$5,036.51) on mortgages\$ 6,649.	01
Interest accrued on bonds 150, 232-	
Interest due and accrued on collateral loans	
Rents due and accrued on company's property or lease	_
Total interest and rents due and accrued	
Market value of real estate over book value	36, 296, 94
Market value of real estate over book value Reinsurance due on losses paid	36, 296, 94 23, 550, 81
Market value of real estate over book value  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due	36, 296, 94 23, 550, 81 1, 481, 095, 67
Market value of real estate over book value  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due  Gross assets	36, 296, 94 23, 550, 81 1, 481, 095, 67
Market value of real estate over book value.  Reinsurance due on losses paid.  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.	36, 296, 94 23, 550, 81 1, 481, 095, 67 8 19, 225, 718, 60
Market value of real estate over book value  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12,878.  Book value of ledger assets over market value, viz.:	36, 296, 94 23, 550, 81 1, 481, 095, 67 \$ 19, 225, 718, 60
Market value of real estate over book value  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878.	36, 296, 94 23, 550, 81 1, 481, 095, 67 \$ 19, 225, 718, 60
Market value of real estate over book value  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12,878.  Book value of ledger assets over market value, viz.:	36, 296, 94 23, 550, 81 1, 481, 095, 67 3 19, 225, 718, 60
Market value of real estate over book value.  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878.  Book value of ledger assets over market value, viz.:  Bends and stocks 229, 225.	36, 296, 94 23, 550, 81 1, 481, 095, 67 \$ 19, 225, 718, 60 89 87 305, 114, 76
Market value of real estate over book value.  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12,878.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  Total.  Total admitted assets	36, 296, 94 23, 550, 81 1, 481, 095, 67 \$ 19, 225, 718, 60 89 87 305, 114, 76
Market value of real estate over book value.  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  292, 255.  Total.  Total admitted assets	36, 296, 94 23, 550, 81 1, 481, 095, 67 \$ 19, 225, 718, 60 89 87 - 305, 114, 76 \$ 18, 920, 603, 84
Market value of real estate over book value.  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878.  Book value of ledger assets over market value, viz.:  Bends and stocks 292, 225.  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid \$ 324, 472.	36, 296, 94 23, 550, 81 1, 481, 095, 67 \$ 19, 225, 718, 60 89 87 - 305, 114, 76 \$ 18, 920, 603, 84
Market value of real estate over book value.  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  292, 255.  Total.  Total admitted assets	36, 296, 94 23, 550, 81 1, 481, 095, 67 -\$ 19, 225, 718, 60 89 87 -\$ 305, 114, 76 -\$ 18, 920, 603, 84
Market value of real estate over book value.  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid . \$ 324, 472.  Gross claims for losses in process of adjustment or in suspense, includ-	36, 296, 94 23, 550, 81 1, 481, 995, 67 \$ 19, 225, 718, 60 89 87 - 305, 114, 76 \$ 18, 920, 603, 84 99 98
Market value of real estate over book value Reinsurance due on losses paid Gross premiums in course of collection, not over three months due Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878. Book value of ledger assets over market value, viz.: Bonds and stocks  Total  Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses 778, 091. Gross claims for losses resisted 778, 091. Gross claims for losses resisted	36, 296, 94 23, 550, 81 1, 481, 995, 67 \$ 19, 225, 718, 60  89  87 - 305, 114, 76 - 18, 920, 603, 84  99  98  76
Market value of real estate over book value Reinsurance due on losses paid Gross premiums in course of collection, not over three months due Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878. Book value of ledger assets over market value, viz.: Bends and stocks  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  778, 081.	36, 296, 94 23, 550, 81 1, 481, 095, 67 8 19, 225, 718, 60 89 87 305, 114, 76 \$ 18, 920, 603, 84 99 98 76 73
Market value of real estate over book value Reinsurance due on losses paid Gross premiums in course of collection, not over three months due Gross assets  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878. Book value of ledger assets over market value, viz.: Bends and stocks  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Gross claims for losses resisted 99, 527. Total  Total \$ 1,202,092. Deduct reinsurance due or accrued 102, 485. Net amount of unpaid losses and claims	36, 296, 94 23, 550, 81 1, 481, 095, 67 319, 225, 718, 60 89 87 305, 114, 76 \$18, 920, 603, 84 99 98 76 73 82
Market value of real estate over book value.  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid \$ 324, 472.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Total \$ 1,202,092.  Total \$ 1,202,092.  Deduct reinsurance due or accrued \$ 102, 485.  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all un-	36, 296, 94 23, 550, 81 1, 481, 095, 67 319, 225, 718, 60 89 87 305, 114, 76 \$18, 920, 603, 84 99 98 76 73 82
Market value of real estate over book value.  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Total  Total  \$ 324, 472.  Gross claims for losses resisted  9, 527.  Total  \$ 1, 202, 092.  Deduct reinsurance due or accrued  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-	36, 296, 94 23, 550, 81 1, 481, 095, 67 319, 225, 718, 60 89 87 305, 114, 76 \$18, 920, 603, 84 99 98 76 73 82
Market value of real estate over book value Reinsurance due on losses paid Gross premiums in course of collection, not over three months due Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878. Book value of ledger assets over market value, viz.:  Bends and stocks 292, 225.  Total Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid \$ 324, 472. Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. 778, 091. Gross claims for losses resisted 99, 527.  Total \$ 1, 202, 092. Deduct reinsurance due or accrued 102, 485. Net amount of unpaid losses and claims Gross premiums (less reinsurance) received and receivable upon all unespired fire risks running one year or less from date of policy, including interrest premiums on perpetual fire risks, \$ 10, 674,498.5 c;	36, 296, 94 23, 550, 81 1, 481, 995, 67
Market value of real estate over book value.  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Total  Total  \$ 324, 472.  Gross claims for losses resisted  9, 527.  Total  \$ 1, 202, 092.  Deduct reinsurance due or accrued  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-	36, 296, 94 23, 550, 81 1, 481, 995, 67
Market value of real estate over book value.  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid . \$ 324, 472.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. 178, 991.  Gross claims for losses resisted . 99, 527.  Total . \$ 1, 202, 092.  Deduct reinsurance due or accrued . 102, 485.  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$10,676,493.52; unearned premiums (lifty per cent.) . \$ 5, 538, 246.	36, 296, 94 23, 550, 81 1, 481, 995, 67
Market value of real estate over book value.  Reinsurance due on losses paid  Gross premiums in course of collection, not over three months due.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907. \$ 12, 878.  Book value of ledger assets over market value, viz.:  Bends and stocks.  Total.  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid \$ 324, 472.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Total \$ 99, 527.  Total \$ 1,202,092.  Deduct reinsurance due or accrued \$ 102, 485.  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$10,676,493.52; uncarned premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$10,676,493.52; uncarned premiums (lefts reinsurance) received and receivable upon all unsurance) r	36, 296, 94 23, 550, 81 1, 481, 995, 67

Commissions, brokerage and other charges due or	to become due to agents and
brokers	\$ 374,900.10
Return premiums	298, 876, 50
Total amount of all liabilities, except capital	\$ 13,659,153,39
Capital actually paid up in cash	
Surplus over all liabilities	
Surplus as regards policyholders	5,261,450.45
Total liabilities	18, 920, 603, 84
RISKS AND PR	EMIUMS.
	Fire Risks. miums Thereon.
In force on the 31st day of December, 1906	
Written or renewed during the year	
Total	
Deduct those expired and marked off as terminated -	
In force at end of the year	
Deduct amount reinsured	
Net amount in force	\$ 1,872,957,804.00 \$ 22,826,056.66
RECAPITULATION OF FIRE I	ISKS AND PREMIUMS.
Gross	
Year Amount Less R	aarged, Amount of ein- Premium
Written, Term, Covered, suran	ce. Fraction Unearned. Unearned.
In 19071 year or less\$ 773,269,701.00 \$ 10,676	
	987.77 One-fourth
	570.90 Three-fourths 37,178.17
	.023.29 One-sixth
	020.76 Five-sixths 2,697,517.30
	169.97 One-eighth
	568.36 Three-eighths
In 19064 years 3, 197, 331.00 31	256.43 Five-eighths
	371.85 Seven-eighths
	643.14 One-tenth
	241.47 Three-tenths
	426, 30 One-half
	.420.00 Seven-tenths
Total \$1,872,957,804.00 \$ 22,826	056.66 \$ 11,885,769.88
GENERAL INTERF	OGATORIES.
Largest amount written on any one hazard	\$ 200,000,00
Total amount of the company's stock owned by the di	rectors at par value 253,000.00
Total amount loaned to directors or other officers	None None
Total amount loaned to stockholders not officers	
Losses incurred during the year-fire	6,873,138.78
DUGINITING IN MUTI OF AFTE OF MODELL	CARDOLINA DIRECTO MENDANCE
BUSINESS IN THE STATE OF NORTH	CAROLINA DURING THE YEAR.  Fire Risks.
Risks written	
Premiums received	
Losses paid	
Losses incurred	
Losses now unpaid	

## THE HOME INSURANCE COMPANY.

Incorporated April, 1853.

Commenced Business April 13, 1853.

ELBRIDGE G. SNOW, President,

ARIUNAH M. BURTIS, CHARLES L. TYNER, Secretaries,

Home Office, 56 Cedar Street, New York, N. Y.

#### CAPITAL STOCK.

INCOME,		
Fire.	Marine and Inland.	
Gross premiums\$14,736,066.48 \$		
Deduct reinsurance, rebate, abatement and return pre-	0201012100	
miums 4,672,586.55	244,186.52	
\$10,063,479.98 \$	269, 685, 53	
Received for premiums (other than perpetual)		10,333,165.46
Gross interest on mortgage loans\$	5,609.50	
Gross interest on bonds and dividends on stocks	754,317.42	
Gross interest on deposits	4.384.94	
Gross interest from all other sources	2,767.48	
Gross rents from company's property, including \$10,000 for company's		
occupancy of its own buildings	180,498.74	
Total gross interest and rents		947,578.08
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		4.074.97
Profit and loss account		2,102.70
Total income	8	11,286,921.21
Sum of both amounts	\$	31,009,726.47
DISDIDSEMENTS		
DISBURSEMENTS.	Marine and	
Fire.	Marine and Inland.	
Gross amount paid policyholders for losses (including	Inland.	
Gross amount paid policyholders for losses (including $1,209,987.12$ occurring in previous years)	Inland.	
Gross amount paid policyholders for losses (including	Inland.	
Gross amount paid policyholders for losses (including \$1,209,987.12 occurring in previous years)\$ 6,222,121.02 \$ Deduct amount received for salvage, \$54,172.58; and for reinsurance in other companies, \$2,008,923.99	Inland. 359,675.00 196,653.45	
Gross amount paid policyholders for losses (including \$1,209,987.12 occurring in previous years). \$6,222,121.02 \$ Deduct amount received for salvage, \$\$54,172.58; and for reinsurance in other companies, \$2,008,923.99	Inland. 359,675.00 196,653.45 163,021.56	4,518,699,46
Fire.   Fire.   Fire.   Fire.   St.209,987.12 occurring in previous years).   \$6,222.121.02   St.209,987.12 occurring in previous years).   \$6,222.121.02   St.209,987.12 occurring in previous years).   \$6,222.121.02   St.209,987.12 occurring in previous years).   \$1,866,443.12   \$1,866,443.12   \$1,866,443.12   \$1,856,677.90   St.209,887.12   \$1,856,677.90   St.209,887.12   St.2	Inland. 359, 675.00 196, 653.45 163, 021.56	4, 518. 699. 46 103. 775. 46
Gross amount paid policyholders for losses (including \$1,209,987.12 occurring in previous years). \$6,222,121.02 \$ Deduct amount received for salvage, \$\$54,172.58; and for reinsurance in other companies, \$2,008,923.99	Inland. 359,675.00 196,653.45 163,021.56	4, 518. 699. 46 103, 775. 46 600, 000, 00
	Inland. 359, 675.00 196, 653.45 163, 021.56	103,775.46
Gross amount paid policyholders for losses (including \$Fire\$. \$1,299,987.12 occurring in previous years). \$6,222,121.02 \$\$ Deduct amount received for salvage, \$54,172.58; and for reinsurance in other companies, \$2,008,923.99 \$\$ 1,866,443.12 \$\$ 4,355.677 90 \$\$ Net amount paid policyholders for losses \$\$ Expense of adjustment and settlement of losses \$\$ Paid stockholders for interest or dividends \$\$ \$\$	Inland. 359, 675.00 196, 653.45 163, 021.56	103,775.46 600,000.00
Gross amount paid policyholders for losses (including \$1,209,987,12 occurring in previous years). \$6,222,121.02 \$1,209,987,12 occurring in previous years). \$6,222,121.02 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12 \$1,806,443.12	Inland. 359,675.00 196,653.45 163,021.56	103,775.46 600,000.00 1,940,690.99
Gross amount paid policyholders for losses (including \$1,209,987.12 occurring in previous years)	Inland.  359,675.00  196,653.45  163,021.56	103,775.46 600,000.00 1,940,690.99
Gross amount paid policyholders for losses (including \$1,209,987.12 occurring in previous years)	Inland. 359, 675.00 196, 653.45 163, 021.56	103,775.46 600,000.00 1,940,690.99 312,561.97
Gross amount paid policyholders for losses (including \$1,209,987,12 occurring in previous years)	Inland. 359, 675.00 196, 653.45 163, 021.56	103,775.46 600,000.00 1,940,690.99 312,561.97 339,450.79 86,065.28 134,101.05
Gross amount paid policyholders for losses (including \$1,209,987,12 occurring in previous years). \$6,222,121.02 \$9 Deduct amount received for salvage, \$54,172.58; and for reinsurance in other companies, \$2,008,923.99 1, 866,443-12 \$4,355,677 90 \$ Net amount paid policyholders for losses. Expense of adjustment and settlement of losses Paid stockholders for interest or dividends Commission or brokerage. Salaries (\$225,637.33) and expenses (\$56,924.64) of special and general age Salaries, fees and all other charges of officers, directors, trustees and employees Rents, including \$10,000 for company's occupancy of its own buildings Advertising, \$54,199.36; printing and stationery, \$79,901.69 Postage, telegrams, telephone and express.	Inland. 359, 675.00 196, 653, 45 163, 021, 56	103, 775, 46 600, 000, 00 1, 940, 690, 99 312, 561, 97 339, 450, 79 86, 065, 28 134, 101, 05 80, 684, 06
Gross amount paid policyholders for losses (including \$1,209,987.12 occurring in previous years)	Inland. 359,675.00 196.653.45 163.021.56	103, 775, 46 600, 000, 00 1, 940, 690, 99 312, 561, 97 339, 450, 79 86, 065, 28 134, 101, 05 80, 684, 06 927, 36
Gross amount paid policyholders for losses (including \$1,209,987,12 occurring in previous years)	Inland. 359,675.00 196.653.45 163,021.56 ents	103, 775, 46 600, 000, 00 1, 940, 690, 99 312, 561, 97 339, 450, 79 86, 065, 28 134, 101, 05 80, 684, 06 927, 36 14, 273, 11
Gross amount paid policyholders for losses (including \$1,209,987.12 occurring in previous years)	Inland. 359,675.00 196.653.45 163.021.56	103, 775, 46 600, 000, 00 1, 940, 690, 99 312, 561, 97 339, 450, 79 86, 065, 28 134, 101, 05 80, 684, 06 927, 36

Repairs and expenses (other than taxes) on real estate	\$	32,644.06
Taxes on real estate		23,576.92
State taxes on premiums and Insurance Department licenses and fees -		253,682.31
Exchange		11,752.09
Incidentals		111.942.81
Profit and loss and suspense account		19,486.46
Total disbursements	\$	8,756,971.97
Balance	\$	22, 252, 754, 50
LEDGER ASSETS.		
Book value of real estate	1,543,892.06	
Mortgage loans on real estate	102,800.00	
Book value of bonds, excluding interest, \$9,596,469.21; stocks,		
\$8,232,228.14		
Deposited in trust companies and banks not on interest		
Deposited in trust companies and banks on interest	250,000.00	
Agents' balances representing business written subsequent to October		
1, 1907	803,411.23	
Agents' balances representing business written prior to October 1, 1907-	28,989.47	
Bills receivable, taken for fire risks		
Counter and office premiums uncollected	331,693.82	
Total ledger assets, as per balance	\$	22, 252, 754.50
NON-LEDGER ASSETS.		
Market value (not including interest) of bonds and stocks over book val	ne	617, 651, 76
Gross assets	\$	22,870,406.26
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 1907-		28, 989, 47
Book value of ledger assets over market value, viz.;		28, 989, 47
		28, 989, 47
Book value of ledger assets over market value, viz.;	1,978,719-11	28, 989, 47 2, 907, 708, 58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719-11	2,007,708.58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719-11	2,007,708.58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719-11	2,007,708.58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11	2,007,708.58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11	2,007,708.58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719-11	2,007,708.58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11 \$ 205,357.01 1,407,428.67	2,007,708.58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719-11 \$ 205,357-01  1,407,428-67 \$2,086,13	2,007,708.58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719-11 205,357-01 1,407,428-67 82,086,13 1,694,871-81	2,007,708.58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1, 978, 719.11 205, 357.01 1, 407, 428.67 82, 086, 13 1, 694, 871.81 736, 205.51	2,007,708.58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1, 978, 719.11 205, 357.01 1, 407, 428.67 82, 086, 13 1, 694, 871.81 736, 205.51	2,007,708.58
Book value of ledger assets over market value, viz.:  Bonds and stocks	1, 978, 719.11 205, 357.01 1, 407, 428.67 82, 086, 13 1, 694, 871.81 736, 205.51	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1, 978, 719.11 205, 357.01 1, 407, 428.67 82, 086, 13 1, 694, 871.81 736, 205.51	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719-11 205,357-01 1,407,428-67 82,086,13 1,694,871.81 736,205.51	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719-11 205,357-01 1,407,428-67 82,086,13 1,694,871.81 736,205.51	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719-11 205,357-01 1,407,428-67 82,086,13 1,694,871.81 736,205.51	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11  206,357.01  1,407,428.67 82,086.13  1,694,871.81 736,205.51  \$ 3,275,279.00	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11  206,357.01  1,407,428.67 82,086.13  1,694,871.81 736,205.51  \$ 3,275,279.00	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11  206,357.01  1,407,428.67 82,086.13  1,694,871.81 736,205.51  \$ 3,275,279.00	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11  206,357.01  1,407,428.67 82,086.13  1,694,871.81 736,205.51  \$ 3,275,279.00	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11  206,357.01  1,407,428.67 82,086.13  1,694,871.81 736,205.51  \$ 3,275,279.00	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11  205,357.01  1.407,428.67	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11  205,357.01  1.407,428.67	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11  205,357.01  1.407,428.67	2,007,708.58 20,862.697.68
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11  205,357.01  1,407,428.67 82,086,13 1,694,871.81 736,205.51  3,275,279.00  5,661,716.00  121,199.00  58,103.00	2,007,708.58 20,862.697.68 958,666.30
Book value of ledger assets over market value, viz.:  Bonds and stocks	1,978,719.11  205,357.01  1,407,428.67 82,086,13 1,694,871.81 736,205.51  3,275,279.00  5,661,716.00  121,199.00  58,103.00	2,007,708.58 20,862.697.68

\$ 8,936,995.00

Commissions, brokerage and	other charges	du	e or to become	o di	e to accepts ar	ud.	
brokers							63, 077, 60
Reinsurance premiums						-	521, 445.51
Reserve for conflagration sur	plus						500,000.00
Total amount of all liabi	lities excent co	nit	a)			9	11, 159, 486, 41
Capital actually paid up in ca							11,100,100,41
Surplus over all liabilities							
Surplus as regards policyhold						-	9,703,211.27
						_	
Total liabilities						\$	20,862,697.68
	RISKS	N	D PREMIUMS				
	10101	241	D I IIIIIII I OMO		Fire Risks.		Gross Pre-
In force on the 31st day of De	nombox 1006						ums Thereon. 17,578,751.00
Written or renewed during th						0	14,736,066.48
				_		-	
Total Deduct those expired and mar						\$	001001101110
				_		_	13, 452, 578, 48
In force at the end of the year						\$	18,862,239.00
Deduct amount reinsured					268, 184, 667.00	_	1,711,479.00
Net amount in force				\$	1,607,250,379.00	8	17, 150, 760, 00
				_	36		G P .
					Marine and Inland Risks.	mi	Gross Pre- ums Thereon.
In force on the 31st day of De	cember, 1906			\$	16,776,998.00	8	395,615.00
Written or renewed during th					81,635,979.90		513.872.05
Total				\$	98, 412, 977, 00	5	909,487.05
Deduct those expired and man					80, 154, 367.00		513,509.05
In force at the end of the year				-	18,258,610.00	8	395,978.00
Deduct amount reinsured					5,472,698.00	0	95, 477.00
Not an and in Some				-		_	
Net amount in force				ø	12,785,912.00	\$	300.501.00
BECARIO	ULATION OF	T.	DE DIEVE A	ND	DDEMITTME		
RECALL	ULATION OF		Gross Pre-	ND	r REMIUMS.		
		m	iums Charged,				Amount of
Year Written, Term,	Amount Covered.		Less Rein- surance.	Fre	action Unearned		Premium Unearned.
In 19071 year or less\$	574, 371, 265. 00	8	6,550,557.00		e-half		3,275,279.00
In 19062 years	7,738,611.00	*	73,329.00		e-fourth	-	18,332.00
In 19072 years	2,399,576.00		20, 298, 00	Thi	ee-fourths		15,224.00
In 1905 3 years	221,870,857.00		2,019,485.00	One	e-sixth		336,581.00
In 1906 3 years	259,773,069.00		2,572,833.00	One	e-half	-	1,286,417.00
In 19073 years	273,918,486.00		2,717,162.00		e-sixths		2,264,302.00
In 1904 4 years	1,542,502.00		14,509.00		e-eighth		1,814.00
In 1905 4 years	2,330,460.00		22,951.00		ee-eighths		8,607.00
In 1906 4 years In 1907 4 years	3,984,050.00 2,232,260.00		31,079.00 21,206.00		e-eighths en-eighths		19, 424, 00 18, 555, 00
In 19035 years	42, 185, 573.00		486,329.00		en-eighths		48,633.00
In 1904 5 years	43, 477, 107, 00		524,086.00		ee-tenths		157, 226.00
In 1905 5 years	47.751.154.00		588,309.00		-half		294, 155.00
In 1906 5 years	61,608,406.00		755, 251.00	Sev	en-tenths	-	528,676.00
In 19075 years	59,517,984.00		715,880.00		e-tenths		644,292.00
Over 5 years	2,549,019.00		37,496.00	Pro	rata		19,478.00

Total -----\$ 1,607,250,379.00 \$ 17,150,760.00

## GENERAL INTERROGATORIES.

Largest amount written on any one hazard	300,000.00
Total amount of the company's stock owned by the directors at par value	190,100.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year-fire	4,536,823.69
Losses incurred during the year-inland marine	176, 982, 42
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YE	Fire Risks.
Risks written8	
Premiums received	94, 754, 88
Losses paid	51,768.27
Losses incurred	
	50, 945. 93

## INDIANAPOLIS FIRE INSURANCE COMPANY.

Incorporated July 12, 1899.

Commenced Business September, 1899.

D. A. RUDY, President.

JOHN P. HINDIRKS, Secretary.

SOL MEYER, Treasurer.

Home Office, 315-319 Board of Trade Building, Indianapolis, Ind.

## CAPITAL STOCK.

INCOME.		
	Fire,	
Gross premiums\$		
Deduct reinsurance, rebate, abatement and return premiums	118,218.06	
Received for premiums (other than perpetual)		352, 765, 12
Gross interest on mortgage loans\$	21,063.11	
Gross interest on collateral loans	1,129.19	
Gross interest on bonds and dividends on stocks	2,273.11	
Gross interest on deposits	155. 76	
Gross interest from all other sources	364.08	
Total gross interest		24,985.25
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		748.07
Gross increase in book value of ledger assets, viz.:		
Bonds		210.00
Commissions received for conducting general agency		107.76
Total income	\$	378, 811. 20
Sum of both amounts	e	011 167 70

DISBURSEMENTS. Fire.	
Gross amount paid policyholders for losses (including \$38,311.13 occur-	
ring in previous years)\$ 209,835	.06
Deduct amount received for salvage, \$1,453.50; and for reinsurance in	
other companies, \$15,096.16 16,549	. 66
Net amount paid policyholders for losses	\$ 193,285.40
Expense of adjustment and settlement of losses	2,599.83
Commission or brokerage	98, 337. 59
Allowances to local agencies for miscellaneous agency expenses	207.63
Salaries (\$10,249.92) and expenses (\$7,643.61) of special and general agents	17,893.53
Salaries, fees and all other charges of officers, directors, trustees and home off	ice
employees	
Rents	2,868.48
Advertising, \$275.22; printing and stationery, \$3,082,13	3,357.35
Postage, telegrams, telephone and express	2,944.51
Legal expenses	66.00
Furniture and fixtures	839.91
Maps, including corrections	
Underwriters' boards and tariff associations	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expense	
Inspections and surveys	
State taxes on premiums	
Insurance Department licenses and fees	
All other licenses, fees and taxes	
Gross decrease in book value of ledger assets, viz.:	11100.10
Bonds	3, 130.62
Miscellaneous expenses	
Accounts charged off	-,
Total disbursements	
Total disbursements  Balance	
Balance - LEDGER ASSETS.	546, 406, 45
Balance	.00
LEDGER ASSETS.	.00
LEDGER ASSETS.	.00 .00 .73
LEDGER ASSETS.     321,115	.00 .00 .00 .73
LEDGER ASSETS.	.00 .00 .00 .73 .10
LEDGER ASSETS.   S21,115	.00 .00 .00 .73 .10
LEDGER ASSETS.   S   221,115	\$ 546,406.45 .00 .00 .73 .10 .33
LEDGER ASSETS.	
LEDGER ASSETS.   S   321,115	\$ 546, 406. 45
LEDGER ASSETS.	
LEDGER ASSETS.	\$ 546, 406. 45
LEDGER ASSETS.	\$ 546, 406. 45
LEDGER ASSETS.	\$ 546, 406. 45
Balance LEDGER ASSETS.  Mortgage loans on real estate \$321,115 Loans secured by pledge of bonds, stocks or other collaterals \$50,000 Book value of bonds, excluding interest	\$ 546, 406, 45
LEDGER ASSETS.   Mortgage loans on real estate   \$ 321,115	\$ 546,406.45 .00 .00 .00 .72 .10 .33 .00 .68 .00 .61 .00\$ 546,406.45
LEDGER ASSETS.   Mortgage loans on real estate   \$ 321,115	\$ 546,406.45 .00 .00 .00 .73 .10 .33 .00 .68 .00 .61\$ 546,406.45
Balance	\$ 546,406.45 .00 .00 .00 .73 .10 .33 .00 .68 .00 .61\$ 546,406.45\$
LEDGER ASSETS.   Mortgage loans on real estate   \$ 321,115	\$ 546,406.45 .00 .00 .00 .73 .10 .33 .00 .68 .00 .61\$ 546,406.45\$
Balance	\$ 546, 406, 45000000
Balance  LEDGER ASSETS.  Mortgage loans on real estate - \$ 321, 115  Loans secured by pledge of bonds, stocks or other collaterals - 50,000  Book value of bonds, excluding interest - 76,770  Cash in company's office - 3,242  Deposited in trust companies and banks not on interest - 10,000  Agents' balances representing business written subsequent to October 1, 1907 - 43,226  Agents' balances representing business written prior to October 1, 1907 - 751.  Due from reinsurance company - 4,104  Guaranty dividend fund deposited with State Auditor of Indiana 2,900  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due (\$54) and accrued (\$4,270,93) on mortgages \$ 4,324  Interest accrued on bonds - 289  Total interest due and accrued Gross assets	\$ 546,406.45 .00 .00 .00 .73 .10 .33 .00 .68 .00 .61\$ 546,406.45\$ 546,406.45\$ 551,020.41
Balance	\$ 546,406.450000730068006100\$ 546,406.4533034,613.96\$ 551,020.41

540,614.92

35,071.59

505, 543, 33

2,499,052.00

38;156,140.00 \$

## LIABILITIES.

Gross losses adjusted, not yet due		5, 150.	40	
Gross claims for losses in process of adjustment or in suspense, inclu				
ing all reported and supposed losses		34,418.		
Gross claims for losses resisted	_	2,688.6	_	
Total	\$	42,257.	32	
Deduct reinsurance due or accrued		5,716.9	95	
Net amount of unpaid losses and claims			\$	36,540.37
Gross premiums (less reinsurance) received and receivable upon all u	ın-			
expired fire risks running one year or less from date of policy,				
cluding interest premiums on perpetual fire risks, \$268,987.59; u				
earned premiums (fifty per cent.)		134, 493.	79	
Gross premiums (less reinsurance) received and receivable upon all u				
expired fire risks running more than one year from date of police		101.000.1		
\$236,555.74; unearned premiums (pro rata)		124,898.1	19	
Total unearned premiums as computed above				259,391.98
Total amount of all liabilities, except capital			\$	295, 932.35
Capital actually paid up in cash	\$	200,000.0	00	
Surplus over all liabilities		54,337.0	06	
Surplus over all liabilities	_			254,337.06
				254,337.06 550,269.41
Surplus as regards policyholders				
Surplus as regards policyholders			-\$	550, 269. 41 Fross Pre-
Surplus as regards policyholders  Total liabilities  RISKS AND PREMIUMS.	Fir	e Risks.	-\$ miu	550, 269. 41 Fross Pre- ms Thereon.
Surplus as regards policyholders  Total liabilities  RISKS AND PREMIUMS.  In force on the 31st day of December, 1996	Fir 37.	e Risks. 859,893.00		550, 269. 41  Pross Pre- ms Thereon. 520, 055. 02
Surplus as regards policyholders  Total liabilities  RISKS AND PREMIUMS.  In force on the 31st day of December, 1996  Written or renewed during the year	Fir 37. 34,	e Risks, 859,893.00 114,588.00	miu \$	550, 269. 41 Fross Pre- ms Thereon.
Surplus as regards policyholders  Total liabilities  RISKS AND PREMIUMS.  In force on the 31st day of December, 1996	Fir 37. 34,	e Risks, 859,893.00 114,588.00	miu \$	550, 269. 41  Pross Pre- ms Thereon. 520, 055. 02

#### DECADITIII ATION OF FIDE DIGUE AND DEMILING

In force at end of the year -----\$ 40,655,192.00 \$

Deduct amount reinsured ----

Year Written. Term.	Amount Covered.	Gross Pre- niums Charged Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned,
In 1907 1 year or less\$	18,399,578.00	\$ 268,987.59	One-half\$	134,493.79
In 19062 years	416,525.00	4,690.99	One-fourth	1,172.75
In 1907 2 years	429, 559.00	6,245.12	Three-fourths	4,683.84
In 1905 3 years	4,790,066.00	53,755.35	One-sixth	8,959.23
In 1906 3 years	5,336,932.00	59,841.83	One-half	29,920.91
In 19073 years	5,521,262.00	62, 202.95	Five-sixths	51,835.79
In 19054 years	78,284.00	789.47	Three-eighths	296.05
In 19064 years	83,310.00	983-91	Five-eighths	614.94
In 1907 4 years	73,502.00	930-01	Seven-eighths	813.76
In 19035 years	410,207.00	6,044.03	One-tenth	604.40
In 19045 years	420,214.00	6,583.93	Three-tenths	1,975.18
In 19055 years	706,646.00	11,821.32	One-half	5,910.66
In 19065 years	747,331.00	11,447.33	Seven-tenths	8,013.13
In 19075 years	742,724.00	11,219.50	Nine-tenths	10,097.55
Total 8	38, 156, 140.00	\$ 505.543.33	- 3	259,391.98

Net amount in force --

#### GENERAL INTERROGATORIES.

Largest amount written on any one nazard	20,000.00
Total amount of the company's stock owned by the directors at par value	109,650.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year-fire	191,514.64
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEA	AR.
	Fire Risks.
Risks written\$	Fire Risks, 173,011.00
Risks written\$	173,011.00
Risks written\$ Premiums received	173,011.00 2,698.74
Risks written \$ Premiums received Losses paid	173,011.00 2,698.74 1,580.10

## INSURANCE COMPANY OF NORTH AMERICA.

Incorporated April 14, 1794.

Commenced Business 1792.

---\$ 19,060,470.84

CHARLES PLATT, President.

Sum of both amounts-----

GREVILLE E. FRYER, Secretary and Treasurer.

Home Office, 232 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.	
Amount of capital paid up in cash, \$3,000,000.00.	
Amount of ledger assets (as per balance) December 31 of previous year\$	10,404,086.09
INCOME.	
Marine and Fire. Inland.	
Gross premiums\$ 7,566,017.00 \$ 2,815,459.82	
Deduct reinsurance, rebate, abatement and return pre-	
miums	
\$ 6,004,058.60 \$ 2,221,115.60	
Received for premiums (other than perpetual)	8,225,174.20
Deposit premiums written on perpetual risks (gross)	18,528.47
Gross interest on mortgage loans\$ 25,903.52	
Gross interest on collateral loans 230.44	
Gross interest on bonds and dividends on stocks 328, 457.65	
Gross interest on deposits	
Gross rents from company's property, including \$10,000 for company's	
occupancy of its own buildings	
Total gross interest and rents	398, 396, 67
Gross profit on sale or maturity of ledger assets, viz.:	
Real estate	
Bonds 2,038.34	
Stocks	
Gross increase in book value of ledger assets, viz.:	8,538.34
Bonds	2, 385, 10
Perpetual permits, transfer fees and earned deposits	3,041.46
Bad debts previously charged off	320.51
Total income	8,656,384,75

11,492,974.03

Fire.	Marine and Inland.	
Gross amount paid policyholders for losses\$ 3,224,822.80		
Deduct amount received for salvage, \$202,620 34; and for	V 210001100100	
reinsurance in other companies, \$535,790 84 381,244-21	357, 166, 97.	
	\$ 1,501,568.96	•
Net amount paid policyholders for losses		4,345,147.55
Expense of adjustment and settlement of losses		31,124.59
Deposit premiums returned		21,664.90
Paid stockholders for interest or dividends		360,000.00
Commission or brokerage		1.761.301.50
Allowances to local agencies for miscellaneous agency expenses		181,760.25
Salaries (\$201,895.09) and expenses (\$32,594.40) of special and general a		234, 489, 49
Salaries, fees and all other charges of officers, directors, trustees a		
employees		157,888.15
Rents, including \$10,000 for company's occupancy of its own buildings		36, 497.47
Advertising, \$14,350.22; printing and stationery, \$43,541.97		57,892.19
Postage, telegrams, telephone and express		36, 308. 54
Legal expenses		8,236.33
Maps, including corrections		13,557.90
Underwriters' boards and tariff associations		29.875.57
Fire department, fire patrol and salvage corps assessments, fees,	taxes and ex-	
penses		6.050.43
Inspections and surveys		30, 426, 61
Repairs and expenses (other than taxes) on real estate		7,053.72
Taxes on real estate		4.892.58
State taxes on premiums		128.869.95
Insurance Department licenses and fees		22.817.99
All other licenses, fees and taxes		49,800.95
Gross loss on sale or maturity of ledger assets, viz.;		
Real estate	_\$ 3,650,00	
Bonds	- 1.120.47	
		4,770,47
Gross decrease in book value of ledger assets, viz.:		
Real estate		
Bonds		
Stocks	3,150.00	3,697.00
Bad debts charged off		1,749.85
Miscellaneous expenses		31,622,83
	_	
Total disbursements	8	7,567,496.81
Balance	\$	11.492.974.03
LEDGER ASSETS.		,
Book value of real estate	\$ 399,138.75	
Mortgage loans on real estate, first liens, \$463,683.48; other than firs	t	

DEDGER ADDE 10.	
Book value of real estate	399,138.75
Mortgage loans on real estate, first liens, \$463,683.48; other than first	
liens, \$4,300	467, 983, 48
Book value of bonds, excluding interest, \$7,365,332.50; stocks, \$926,-	
087.50	8,291,420.00
Cash in company's office	2,174.63
Deposited in trust companies and hanks not on interest	94.839.35
Deposited in trust companies and banks on interest	948,760.78
Agents' balances representing business written subsequent to October	
1, 1907	1,227,492.38
Agents' balances representing business written prior to October 1,	
1907	21,531.86
Bills receivable, taken for marine and inland risks	39,632.80
Total ledger assets, as per balance	

#### NON-LEDGER ASSETS.

NON-LEDGER ASSETS.
Interest due (\$823.13) and accrued (\$3,024.61) on mortgages       \$ 3,847.74         Interest accrued on bonds       48,769.98
Total interest due and accrued         \$ 52,617.7           Reinsurance due on Iosses paid         31,490.9
Gross assets \$ 11.577,082.7
DEDUCT ASSETS NOT ADMITTED.
Agents' balances representing business written prior to October 1,
1907
Bills receivable, past due, taken for marine, inland and fire risks 485.00
Book value of ledger assets over market value, viz : Bonds and stocks
Total
LIABILITIES.
Gross losses adjusted and unpaid
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses
Gross claims for losses resisted 24,131.70
Total\$ 886,950,00
Deduct reinsurance due or accrued 109,850.00
Net amount of unpaid losses and claims\$ 777, 100.0
Gross premiums (less reinsurance) received and receivable upon all un-
expired fire risks running one year or less from date of policy, in-
cluding interest premiums on perpetual fire risks, \$3,858,820.09; un- earned premiums (fifty per cent.)\$ 1,929,410.05
Gross premiums (less reinsurance) received and receivable upon all un-
expired fire risks running more than one year from date of policy,
\$5,980,382.21; unearned premiums (pro rata) 3,168,086.51
Gross premiums (less reinsurance) (cash and bills) received and re- ceivable upon all unexpired inland navigation risks and marine
risks 491, 664.19
Total unearned premiums as computed above 5,589,160.7
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and
95 per cent. of the premium or deposit received 762, 185.6
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued
brokers 55,000.0
Reinsurance premiums
Total amount of all liabilities, except capital 7,200,163.5
Capital actually paid up in cash
Surplus over all liabilities1,067,940.71
Surplus as regards policyholders 4,067,940.7
Total liabilities\$ 11,268,104.2
RISKS AND PREMIUMS.
Gross Premi- Fire Risks, ums Thereon,
In force on the 31st day of December, 1906\$ 797, 984, 946.00 \$ 9,792, 426.4
Written or renewed during the year
Total\$ 1,403,190,942.00 \$ 17,358,443.4
Deduct those expired and marked off as terminated546,227,324.00 6,843,081.0
In force at end of the year\$ 856, 963, 618.00 \$ 10,515.862.3
Deduct amount reinsured
Net amount in force

					Marine and Inland Risks,		ross Premi- ms Thereon.
In force on the 31st day of Dece Written or renewed during the					74,257,598.00 496,360,927.00	\$	377, 650. 85 2, 815, 459. 82
Total Deduct those expired and marke						\$	3, 193, 110. 67 2, 701, 446, 48
In force at end of the year				\$	86,679,587.00	\$	491,664.19
RECAPITU	LATION O	FI	FIRE RISKS	AND I	PREMIUMS.		
			Gross Pre-				
	Amount Covered.		iums Charged, Less Rein- surance.	Frac	tion Unearned.		Amount of Premium Unearned.
In 1907 1 year or Iess\$ 258	3,313,086.00	\$	3,858,820.09	One-l	alf	. \$	1,929,410.05
In 19062 years 1	. 873,306.00		16,352.68	One-f	ourth	_	4,088.17
In 1907 2 years 1	,966,785.00		19,086.08	Three	-fourths		14, 314. 66
In 1905 3 years 105	,639,864.00		1,089,770.14	One-s	ixth	-	181,628.36
In 1906 8 years 121	,035,886.00		1,300,828.81	One-h	alf	-	650,414.40
In 1907 3 years 127	,574,348.00		1,369,989.14	Five-	sixths	-	1,141,657.62
In 1904 4 years 1	,171,468.00		13,349.74	One-e	ighth	_	1,668.72
In 1905 4 years	949,133.00		11,292.83	Three	e-eighths	-	4,234.81
In 1906 4 years	980,451.00		12,741.48	Five-	eighths	-	7,963.42
In 1907 4 years 1	,145,609.00		13,477.33	Seven	eighths		11,792.66
In 1903 5 years 29	0,600,887-00		339,184.05	One-t	enth	-	33,918.40
In 1904 5 years 32	2,274,851.00		375,217.81	Three	etenths	_	112,565.34
In 1905 5 years 34	, 393, 689.00		418,351.44	One-h	alf	-	209, 175.72
In 1906 5 years 40	, 270, 592.00		495,059.96	Seven	-tenths	_	346,541.97
In 1907 5 years 40	,183,809.00		487,768.65	Nine-	tenths	-	438, 991. 79
Over 5 years 1	,072,993.00		17,912.07	Pro re	ata		9,130.57
Total\$ 798	246 757 00	S	9,839,202.30			S	5, 097, 496, 56
Perpetual risks 32		Ψ	840, 194, 26			ę	762,185.64
Grand total \$ 831	059,705.00	\$	10,679,396.56			\$	5,859,682.20
	GENERAL	IN	TERROGATO	PIES		Ī	
Largest amount written on any							150 000 00
Largest amount written on any	one hazard		41 11 4		. 1	- 8	150,000.00
Total amount of the company's							98, 430, 00
Total amount loaned to director							None
Total amount loaned to stockhol							16,000.00
Losses incurred during the year						-	2,936,912-96

## BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

Losses incurred during the year-inland and ocean marine

1,487,405,66

	Fire Risks.	Marine and Inland Risks.
Risks written	3,055,406.00	\$ 1,387,755.00
Premiums received	51,762.69	1,870.27
Losses paid	34,760.05	
Losses incurred	31, 262, 99	
Losses now unpaid	1,765.65	

## INTERSTATE FIRE INSURANCE COMPANY, INC.

Incorporated April 2, 1906.

Commenced Business May 1, 1906.

J. E. West, President.

J. T. WITHERS, Secretary and Treasurer.

Home Office, 938 Washington Street, Suffolk, Va.

## CAPITAL STOCK.

## Amount of capital paid up in cash, \$111,940.00.

Amount of ledger assets (as per balance) December 31 of previous year-\$ 66,310.23

Increase of paid-up capital during the year	75, 340.00	
Extended at	\$	141,650.23
INCOME.		
INCOME.	Fire.	
Gross premiums\$	36,882.08	
Deduct reinsurance, rebate, abatement and return premiums	12, 303, 82	
Received for premiums (other than perpetual)	-	24,578,26
Gross interest on mortgage loans	1, 334, 38	24,010.20
Gross interest on collateral loans	2,282,91	
Gross interest on bonds and dividends on stocks	1,817.71	
Gross interest on deposits	1,864.53	
Gross interest from all other sources	27.12	
Total gross interest		7, 326, 65
Surplus on capital stock increased		1,020.00
Agents' balances previously charged off		89.86
Total income		33, 014, 77
	-	
Sum of both amounts	\$	174, 665.00
DISBURSEMENTS.		
Gross amount paid policyholders for losses (including \$15 occurring in	Fire.	
previous years)\$	15, 828, 09	
Deduct amount received for reinsurance in other companies	5,009,28	
		10 010 01
Net amount paid policyholders for losses  Expense of adjustment and settlement of losses		10,818.81 85.83
Commission or brokerage		3,258.38
Allowances to local agencies for miscellaneous agency expenses		12.75
Salaries (\$762,50) and expenses (\$1,077.35) of special and general agents		1,839,85
Salaries, fees and all other charges of officers, directors, trustees and h		1,000.00
employees		985,96
Rents		107.41
Advertising, \$70; printing and stationery, \$794.41		864.41
Postage, telegrams, telephone and express		489,48
Legal expenses		2.80
Furniture and fixtures		67.36
Maps, including corrections		57.00
Underwriters' boards and tariff associations		98.08
State taxes on premiums		215.49
Insurance Department licenses and fees		522.50
All other licenses, fees and taxes		2, 754. 64
Exchange		5.15
Balance to reinsuring companies		1,067.52
Miscellaneous	_	81.55
Total disbursements	_	23, 334. 97
Balance		151,330.03

LEDGER ASSETS.		
Mortgage loans on real estate	31,972.34	
Book value of bonds, excluding interest, \$49,659,10; stocks, \$11,137,50	60,796.60	
Cash in company's office	4,222.22	
Deposited in trust companies and banks not on interest	23.30	
Deposited in trust companies and banks on interest	48,441.04	
Agents' balances representing business written subsequent to October 1, 1907	F 000 01	
Agents' balances representing business written prior to October 1, 1907-	5,632.64 241.89	
_		
Total ledger assets, as per balance	\$	151,330.03
NON-LEDGER ASSETS.		
Interest due (\$59.62) and accrued (\$356.85) on mortgages\$	416.47	
Interest accrued on bonds	282.00	
Total interest due and accrued		698, 47
Stockholders' notes		20,560.00
Gross assets	- 3	172,588,50
		1121000100
DEDUCT ASSETS NOT ADMITTED.		
Company's stock owned\$		
Agents' balances representing business written prior to October 1, 1907-	241.89	
Total		20,801.89
Total admitted assets		151,786.61
LIABILITIES.	-	
Gross losses adjusted and unpaid	1,041.39	
ing all reported and supposed losses	200.00	
_		
Total\$ Deduct reinsurance due or accrued	1,241.39 2.50	
_		
Net amount of unpaid losses and claims		1,238.89
Net amount of unpaid losses and claims Gross premiums (less reinsurance) received and receivable upon all un-		1,238.89
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-		1,238.89
Net amount of unpaid losses and claims————————————————————————————————————	\$	1,238.89
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.).		1,238.89
Net amount of unpaid losses and claims————————————————————————————————————	\$	1,238.89
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running one year or less from date of policy, in- cluding interest premiums on perpetual fire risks, \$17,684.46; un- sarned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all un-	\$	1,238.89
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,358.46; unearned premiums (pro rata)	8, 842. 23 7, 192. 89	
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent,)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,358.46; unearned premiums (pro rata)  Total unearned premiums as computed above	8,842.23 7,192.89	16,035.12
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,358.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.	8,842.23 7,192.89	16,035,12 660,93
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,358.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.  Total amount of all liabilities, except capital.	8,842.23 7,192.89	16,035,12 660,93
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,358.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.  Total amount of all liabilities, except capital.  Capital actually paid up in cash	8,842.23 7,192.89	16,035,12 660,93
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,358.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.  Total amount of all liabilities, except capital.	8,842.23 7,192.89 7,1940.00 21,911.67	16,035,12 660,93
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.66; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,355.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$ Surplus over all liabilities  Surplus as regards policyholders.	8,842.23 7,192.89 7,1940.00 21,911.67	16, 035, 12 660, 93 5 17, 934, 94
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,358.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$ Surplus over all liabilities	8,842.23 7,192.89 7,1940.00 21,911.67	16,035.12 660.93 5 17,934.94
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.66; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,355.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$ Surplus over all liabilities  Surplus as regards policyholders.	8,842.23 7,192.89 7,1940.00 21,911.67	16,035.12 660.93 17,934.94 133,851.67 151,786.61
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,355.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.  Total amount of all liabilities, except capital	8,842.23 7,192.89 111,940.00 21,911.67	16,035.12 660.93 17,934.94 123.851.67 151,786.61 Gross Pre-
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,355.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.  Total amount of all liabilities, except capital.  Surplus over all liabilities  Surplus as regards policyholders.  Total liabilities  RISKS AND FREMIUMS.  Fin force on the 31st day of December, 1906.	8,842.23 7,192.89 7,192.89 111,940.00 21,911.67 8 e Rtisks. m	16,035.12 660.93 17,934.94 133.851.67 151,786.61 Gross Pre- ulum Thereon,
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,355.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.  Total amount of all liabilities, except capital	8,842.23 7,192.89 7,192.89 111,940.00 21,911.67 8 e Rtisks. m	16,035.12 660.93 17,934.94 133.851.67 151,786.61 Gross Pre- ulum Thereon,
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,355.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.  Total amount of all liabilities, except capital.  Surplus over all liabilities  Surplus as regards policyholders.  Total liabilities  RISKS AND FREMIUMS.  Fin force on the 31st day of December, 1906.	8,842.23 7,192.89 7,192.89 8 111,940.00 21,911.67 8 e Risks. m 708,499.00 \$ 929,744.25	16, 035. 12 660. 93 17, 934. 94 133, 851. 67 151, 786. 61 Gross Pre- iums Thereon. 13, 954. 95 36, 882. 68
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.66; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,355.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$ Surplus over all liabilities  RISKS AND PREMIUMS.  Fire Total liabilities  RISKS AND PREMIUMS.  Fire force on the 31st day of December, 1906  \$ Written or renewed during the year.	8,842.23 7,192.89 111,940.00 21,911.67 8 e Risks. m r08,499.00 \$299,744.25 \$358,243.25 \$	16, 035. 12 660. 93 17, 934. 94 133, 851. 67 151, 786. 61 Gross Pre- iums Thereon. 13, 954. 95 36, 882. 68
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$3,358.46; unearned premiums (pro rata)  Total unearned premiums ac computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  \$ Surplus over all liabilities  RISKS AND PREMIUMS.  Fin force on the 31st day of December, 1906.  \$ Fire Total.  Total.  \$ 2.0  Deduct those expired and marked off as terminated.	8,842.23 7,192.89 7,192.89 111,940.00 21,911.67 8 e Risks. m 708,499.00 899.744.25 338,243.25 8 326,445.75	16, 035, 12 660, 93 17, 934, 94 123, 851, 67 151, 786, 61 Gross Pre- iums Thereon, 3, 954, 95 36, 882, 08 50, 887, 03 16, 021, 38
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired five risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,258.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$ Surplus over all liabilities  RISKS AND FREMIUMS.  Fire the force on the 31st day of December, 1906  Written or renewed during the year  1.4  Total  Total  In force at end of the year  \$ 1.4	8,842.23 7,192.89 7,192.89 111,940.00 21,911.67 8 e Risks. m 708,499.00 899.744.25 338,243.25 8 326,445.75	16, 035, 12 660, 93 17, 934, 94 123, 851, 67 151, 786, 61 Gross Pre- itums Thereon, 13, 954, 95 26, 882, 08 50, 837, 03 16, 021, 38
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired five risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,684.46; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$9,258.46; unearned premiums (pro rata)  Total unearned premiums as computed above  Return premiums, \$69.99; reinsurance premiums, \$590.94.  Total amount of all liabilities, except capital  Capital actually paid up in cash  \$ Surplus over all liabilities  RISKS AND FREMIUMS.  Fire the force on the 31st day of December, 1906  Written or renewed during the year  1.4  Total  Total  In force at end of the year  \$ 1.4	8,842.23 7,192.89 7,192.89 3 111,940.00 21,911.67 8 e Kisks. m 708,499.00 3929.744.25 338,243.25 338,243.25 338,243.25 338,243.25 338,243.25 338,243.25 338,243.25 338,243.25	16, 035, 12 660, 93 17, 934, 94 133, 851, 67 151, 786, 61 Gross Pre- tiums Thereon, 13, 964, 95 26, 882, 08 50, 837, 03 16, 021, 38 34, 815, 65 7, 772, 73

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount Covered.	m	Gross Pre- iums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less \$	1,046,516.50	\$	17,684.46	One-half\$	8,842.23
In 1906 3 years	111,900.00		1,688-65	One-half	844.33
In 1907 3 years	241,515.00		3,737.56	Five-sixths	3,114.63
In 19065 years	79, 105.00		1,525.48	Seven-tenths	1,067.83
In 19075 years	132,750.00		2,406.77	Nine-tenths	2,166.10
Total\$	1,611,786.50	\$	27,042.92	- 8	16,035.12

#### GENERAL INTERROGATORIES

GENERAL INTERROGATORIES,	
Largest amount written on any one hazard\$	13,000.00
Total amount of the company's stock owned by the directors at par value	42,600.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year-fire	12,042.70

## BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written\$	265,890.00
Premiums received	3,876.57
Losses paid	645.34
Losses incurred	645.34
_	

## THE JEFFERSON FIRE INSURANCE COMPANY.

Incorporated April, 1855.

Commenced Business August, 1855.

5, 515, 94

34,860.03

SYDNEY E. HUTCHINSON, President. CHARLES B. JENNINGS, Secretary and Treasurer.

Home Office, 425 Walnut Street, Philadelphia, Pa.

#### CAPITAL STOCK.

## Amount of capital paid up in cash, \$200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	819,782.29
INCOME.	

	Fire.	Inland.	
Gross premiums	\$ 1,579,422.30	\$ 67,395.57	
Deduct reinsurance, rebate, abatement and return pre	-		
miums	446,748.53	43, 461. 39	
	\$ 1,132,673.77	\$ 23,934.18	
Received for premiums (other than perpetual)			1,156,607.95
Deposit premiums written on perpetual risks (gross)			2,807.65
Gross interest on mortgage loans		1,641.86	
Gross interest on collateral loans		397.77	
Gross interest on bonds and dividends on stocks		24,317.17	
Gross interest on deposits		2,987.29	
Gross rents from company's property, including \$3,000	for company's		

occupancy of its own buildings-----

Total gross interest and rents .----

Gross profit on sale or maturity of ledger assets, viz.;	
Bonds\$ 25.00	
Stocks 1,952.80	
Other assets	2,245.86
Gross increase in book value of ledger assets, viz.:	21210100
Real estate	20,318.03
Earned on perpetual policies cancelled	1,032.69
Total income\$	1,217,872.21
Sum of both amounts\$	2,037,654,50
Sum of both amounts	2,001,004.00
DISBURSEMENTS.	
Marine and Fire. Inland.	
Gross amount paid policyholders for losses (including	
\$33,626.56 occurring in previous years)\$ 382,797.23 \$ 18,576.11	
Deduct amount received for salvage, \$3,372.46; and for	
reinsurance in other companies, \$59,937.56 54,592.18 8,717.84	
\$ 328,205.05 \$ 9,858.27	
Note that the second se	200 000 00
Net amount paid policyholders for losses	338,063.32
Deposit premiums returned	5, 069, 24 4, 722, 25
Paid stockholders for interest or dividends	20,000.00
Commission or brokerage	368,835.56
Allowances to local agencies for miscellaneous agency expenses	3,871.06
Salaries (\$4,416.21) and expenses (\$3,846.92) of special and general agents	8,263.13
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	16,600.75
Rents, including \$3,000 for company's occupancy of its own buildings	3,090.00
Advertising, \$2,387.11; printing and stationery, \$11,190.65	13,577.76
Postage, telegrams, telephone and express	1,609.60
Legal expenses	556.46
Furniture and fixtures	165.00
Maps, including corrections————————————————————————————————————	4.297.09
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-	3,334.27 1,809.11
Inspections and surveys	107.36
Repairs and expenses (other than taxes) on real estate	20,816,81
Taxes on real estate	778.14
State taxes on premiums	15,076.42
Insurance Department licenses and fees	6,841.43
All other licenses, fees and taxes	1,432.08
Gross loss on sale or maturity of ledger assets, viz :	
Real estate	8,097.58
Miscellaneous office expenses	122.86
Traveling expenses	1,102.16
Total disbursements\$	848.149.44
Balance	1,189,505.06
LEDGER ASSETS.	
Book value of real estate\$ 58,333.03	
Mortgage loans on real estate	
Book value of bonds, excluding interest, \$816,087.63; stocks, \$35,137.50 851,225.13	
Cash in company's office 7,708,98	
Deposited in trust companies and banks not on interest	
Agents' balances representing business written subsequent to October	
1, 1907 166, 186, 53	
Reclaimable on perpetual policies on company's building 600.00	
Total ledger assets, as per balance\$	1 100 000 00
reager asserts, as per parameter	1,189,605.06

#### NON-LEDGER ASSETS.

NON-LEDGER ASSETS.	
Interest accrued on mortgages\$ 127.85	
Interest accrued on bonds 11,652.93	
Interest accrued on other assets 698.61	
Total interest accrued	12,479.39
Market value of real estate over book value	6,666.97
Gross assets\$	1,208,651.42
DEDUCT ASSETS NOT ADMITTED.	
Book value of ledger assets over market value, viz.:  Bonds and stocks	44,843 88
Total admitted assets\$	1,163,807.54
LIABILITIES.	
Gross claims for losses in process of adjustment or in suspense, includ- ing all reported and supposed losses	
Total	
Deduct reinsurance due or accrued 32,793.30	
Net amount of unpaid losses and claims\$	66,607.83
Gross premiums (less reinsurance) received and receivable upon all un-	00,001.03
expired fire risks running one year or less from date of policy, in-	
cluding interest premiums on perpetual fire risks, \$829,945.18; un-	
earned premiums (fifty per cent.)	*
Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running more than one year from date of policy.	
\$343,011.31; unearned premiums (pro rata) 243,903.89	
Gross premiums (less reinsurance) (cash and bills) received and receiv-	
able upon all unexpired inland navigation risks, \$13,742.97; unearned	
premiums (fifty per cent.) 6,871.48	
Total unearned premiums as computed above	665, 747, 96
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and	
95 per cent. of the premium or deposit received	68,671.20
Total amount of all liabilities, except capital\$	801,026.99
Capital actually paid up in cash\$ 200,000.00	
Surplus over all liabilities162, 780-55	
Surplus as regards policyholders	362,780.55
Total liabilities\$	1,163,807.54
RISKS AND PREMIUMS.	
	Fross Pre- ms Thereon.
Fire Risks. miu In force on the 31st day of December, 1906	ms 1 nereon. 593, 996, 29
Written or renewed during the year	1,579,422.30
Total	2,173,418.56
Deduct those expired and marked off as terminated 67,723,865 00	838,859.37
In force at end of the year	1,334,559.19
Deduct amount reinsured 17,196,397.00	161,602.70

----\$ 80.828,974.00 \$ 1,172,956.49

Net amount in force -----

Premiums received-----

Losses paid----

Losses incurred ----

12,870.00

2,075.00

2,075.00

Marine and Gross Pre-Inland Risks, miums Thereon,

In force on the 31st day of De	ocombon 1000			2 207 O	00.00 \$	7,063,88
Written or renewed during t						67, 395, 57
Total						74, 459. 45
Deduct those expired and ma						46, 903, 49
In force at end of the y						=11.000.00
Deduct amount reinsured					87.00	13,812.99
Net amount in force				\$ 584.1	19.00 \$	13,742.97
RECAPI	TULATION O	FF	TIRE RISKS	AND PREMIUM	S	
			Gross Pre-			
		mi	ums Charged,			Amount of
Year Written. Term.	A mount Covered.		Less Rein- surance.	Fraction Unea	rned.	Premium Unearned.
In 19071 year or less\$	54, 157, 331.00	\$	829,945,18	One-half		414,972.59
In 1906 2 years	752,604.00		6,928.63	One-fourth		1.732.16
In 19072 years	201,700.00		2,749.02	Three-fourths -		2,061.77
In 1905 3 years	384,228.00		4,867.10	One-sixth		811.18
In 19063 years	5,960,921.00		74,083.41	One-half		37,041.71
In 1907 3 years	12,973,956.00		174,328.80	Five-sixths		145,274.00
In 19044 years	11,500.00		102.68	One-eighth		12 84
In 19054 years	35,400.00		440.18	Three-eighths		165.07
In 19064 years	118,863.00		1,554.56	Five-eighths		971.60
In 1907 4 years	85,675.00		1,093.52	Seven-eighths -		956.83
In 19035 years	396,728.00		5,440.64	One-tenth		544.06
In 1904 5 years	467,207.00		4.507.82	Three-tenths		1,352.35
In 19055 years	444, 375, 00		4,598.82	One-half		2,299.41
In 19065 years	1,877,110.00		21,646.12	Seven-tenths		15, 152, 28
In 19075 years	2,644,476.00		38,679.65	Nine-tenths		34,811.96
Over 5 years	316,900.00		1,990.06	Pro rata		716.67
Total \$	80,828,974.00	8	1,172,956.49		\$	658,876.48
Perpetual risks	2,884,427.00	_	72, 285, 47			65,565 36
Grand total\$	83,713,401.00	8	1,245,241.96		8	724,441.84
	GENERAL	IN	TERROGATO	RIES		
Largest amount written on a						30,000.00
Total amount of the company						136,550.00
Total amount loaned to direc						None
Total amount loaned to stock						None
Losses incurred during the y						375,692.89
Losses incurred during the y	ear-inland ma	rine	B			9,303 35
BUSINESS IN TH	E STATE OF	NO	ORTH CAROL	INA DURING	THE Y	EAR.
						Fire Risks.
Risks written	~				\$	1,079,847.00

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## MILLERS MUTUAL FIRE INSURANCE COMPANY.

Incorporated March, 1890.

Commenced Business July, 1890.

JOHN M. HAYES, President.

B. K. Huntzinger, Secretary.

Jos. H. KREIDER, Treasurer,

Home Office, No. 1 South Third Street, Harrisburg, Pa.

## BALANCE SHEET.

Amount of ledger assets (as per balance) December 31 of previous year\$	149,031.40
INCOME.	•
Received for premiums (other than perpetual)	61,873.06
Total gross interest	6,708.30
Guarantee deposits	23,178.18
Total income\$	91,759.54
Sum of both amounts	240,790.94
DISBURSEMENTS.	
Net amount paid policyholders for losses.	48,395.40
Deposits and fees refunded	10,540.26
Salaries and allowances to agents	958.64
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	3,642.85
Rents	200.00
Advertising, printing and stationery	594.29
Postage, telegrams, telephone and express	184.81
Legal expenses.	41.35
Furniture and fixtures.	85.00
State taxes on premiums	80.56
Insurance Department licenses and fees.	246.00
All other licenses, fees and taxes	86.00
Premiums and accrued interest on bonds purchased	120.69
Traveling expenses and inspections	7,126.69
Meetings	688.74
Vouchers of former years	146.02
Treasurer's bond	30.00
Total disbursements\$	73,167.30
Balance	167,623.64
LEDGER ASSETS.	

Mortgage loans on real estate	24,300.00	
Book value of bonds, excluding interest.	116,862.75	
Cash in hands of treasurer	26,460.89	
Total ledger assets, as per balance		167,623.64

## NON-LEDGER ASSETS.

Interest due (\$108) and accrued (\$341.49) on mortgages\$	449.49
Interest accrued on bonds	1,814.70

Total interest due and accrued	2,264.19
remiums and assessments in course of collection.	1,242.25
Total admitted assets	171, 130.08

## LIABILITIES.

Gross losses adjusted, not yet due\$ Gross claims for losses in process of adjustment or in suspense, in-	2,850.00	
cluding all reported and supposed losses.	17,000.00	
Gross claims for losses resisted	2,000.00	
Net amount of unpaid losses and claims	\$ 21	850.00
Guarantee deposits, less losses paid and unpaid, not yet assessed for	70	704.62
Total amount of all liabilities, except capital	\$ 92	554.62
Surplus as regards policyholders		575.46
Total liabilities	\$ 171	130.08
RISKS AND PREMIUMS.		
	Risks, miums Th	
In force on the 31st day of December, 1906\$ 3,4		934.15
Written or renewed during the year 1,6		635.49
Total\$ 5,0	89,556.00 \$ 885	569.64
		303.05
In force at end of the year	20,006.00 \$ 731	266.59
RECAPITULATION OF FIRE RISKS AND PRE	MIUMS.	
Gross Pre- miums Charged,	Amoun	t of
Year Amount Less Rein-	Inearned. Premi Unear	um.
		475.90
In 19042 years 580,100.00 89,174.25 Three-four		880.68
In 19053 years 548,095.00 87,938.80 One-half _		969.40
In 19064 years 883,100.00 162,443.75 Five-eight	hs 101	527.34
	153	378.99
Total\$ 4,120,006.00 \$ 731,266.59	\$ 408	232.31
GENERAL INTERROGATORIES.		
Amount of premiums or deposit notes owned and now held by the compa		266.59
Total amount loaned to officers and directors		one
BUSINESS IN THE STATE OF NORTH CAROLINA DU	RING THE VE	AR.
December 11 1111 Billing of House Confession Be	Fire Ri	
Risks written		700.00
Premiums received		980.00
Losses paid		.000.00
Losses incurred		000.00
Amount at risk	163	900.00

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848.927.97

.40 .80

## MICHIGAN COMMERCIAL INSURANCE COMPANY

Incorporated December 7, 1904.

Commenced Business January 1, 1905.

Marine and

Frank A. Hooker, President. A. D. Baker, Secretary and Treasurer.

Home Office, 118 West Ottawa Street, Lansing, Michigan.

## CAPITAL STOCK.

Amount	of i	canital	noid un	in oach	\$300,000.00.

Amount of ledger assets	(as per balance)	December 31 of previous year	8	830.611.39

TAL	COM	TO

	Fire.	Inland.
Gross premiums\$	1,534,423.02	\$ 32,698.58
Deduct reinsurance, rebate, abatement and return		
premiums	690, 104.32	28,089,31

premiums	-	690, 104.32		28,089.31
	8	844,318.70	S	4,609.27

Received for premiums (other than perpetual)	
Gross interest on mortgage loans \$	14,709.72
Gross interest on collateral loans	1,361.71
Gross interest on bonds and dividends on stocks.	12,618.86
Gross interest on deposits	1,535.45
Cross interest from all other severe	1 050 00

Gross interest on deposits	1,535.45	
Gross interest from all other sources	1,956.80	
Total gross interest		32,182.54
Gross profit on sale or maturity of ledger assets, viz.;		
Bonds		1 575 00

Pands	1.575.00
Bonds	1,070.00
oss increase in book value of ledger assets, viz.:	
Bonds	148,40
Total income	\$ 882,833.91

Sum of both amounts_____\$ 1,713,445.30

Gross amount paid policyholders for losses (including	Fire.	Marine and Inland.
\$63,855,14 occurring in previous years) \$ Deduct amount received for salvage, \$2,017,73; and	477,869.98	\$ . 13,164.23
for reinsurance in other companies, \$146,315.32.	136,867.06	11,465.99
8	341.002.92	\$ 1,698.24

Net amount paid policyholders for losses	342,701.16
Expense of adjustment and settlement of losses	5,731.82
Commission or brokerage	183,845.39
Allowances to local agencies for miscellaneous agency expenses	2,860.84
Salariés (\$14,800) and expenses (\$24,902.42) of special and general agents	39,702.42
Salaries, fees and all other charges of officers, directors, trustees and home office	

employees	23,793.96
Rents	900.00
Advertising, \$3,018.12; printing and stationery, \$12,034.22	15,052.34
Postage, telegrams, telephone and express	8,790.37
Legal expenses.	834.35
Furniture and fixtures	3.493.25

Furniture and fixtures.	3,493.
Maps, including corrections	3,942.
Underwriters' boards and tariff associations	2,647.

Fire department, fire patrol and salvage corps assessments, fees, tax	es and ex-	
penses	\$	13,661.06
Inspections and surveys		3,236.81
Repairs and expenses (other than taxes) on real estate		510.17
Taxes on real estate		95.58
State taxes on premiums		10,376.80
Insurance Department licenses and fees		5,315.12
All other licenses, fees and taxes		4,261.36
Premiums on bonds		1,790.80
Premiums on mortgages		432.00
Miscellaneous expenses		4,553.17
Total disbursements	8	678,528.97
Balance	8	1,034,916.33
ADDOUD LOOPED	_	
LEDGER ASSETS.		
Book value of real estate	13,100.00	
Mortgage loans on real estate	423,532.65	
Loans secured by pledge of bonds, stocks or other collaterals.	7,470.00	
Book value of bonds, excluding interest.	311,298.00 4,850.00	
Cash in company's office	92,426.10	
Deposited in trust companies and banks on interest	92,420.10	
Agents' balances representing business written subsequent to October 1, 1907.	181,327.37	
Agents' balances representing business written prior to October	101,021.01	
1, 1907.	912.21	
_	\$	1.034.916.33
NON-LEDGER ASSETS.		
Interest due (\$364,32) and accrued (\$5,365.89) on mortgages	5,730.21	
Interest accrued on bonds	4,993.06	
Interest accrued on collateral loans	184.05 133.37	
Interest accrued on other assets.		
Total interest due and accrued		11,040.69
Gross assets	\$	1,045,957.02
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October		
1, 19078	912.21	
Book value of ledger assets over market value, viz.:		
Bonds	3,227.57	
Total		4,139.78
Total admitted assets	s	1,041,817.24
LIABILITIES	_	
Gross losses adjusted, not yet due\$	20,210.38	
Gross claims for losses in process of adjustment or in suspense, in-	70 000 00	
cluding all reported and supposed losses	72,390.08	
Gross claims for losses resisted	5,500.00	
Total	98,100.46	
Deduct reinsurance due or accrued	26,052.59	
Net amount of unpaid losses and claims.		72,047.87

Gross premiums (less reinsurance) received and receivable upon all

unexpired fire risks running one year or less from date of policy,		
including interest premiums on perpetual fire risks, \$580,888.65;		
unearned premiums (fifty per cent.)	290,444.33	
Gross premiums (less reinsurance) received and receivable upon all		
unexpired fire risks running more than one year from date of	000 500 55	
policy, \$412,383 45; unearned premiums (pro rata)	262,590.75	
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$308.75;		
unearned premiums (fifty per cent.)	154.38	
Excess of original premiums over amount received for reinsurance,	101.00	
\$2,319.68; unearned premiums (pro rata)	1,278.59	
Total unearned premiums as computed above		EE 4 400 OF
Commissions, brokerage and other charges due or to become due to		554,468.05
agents and brokers		4,908.44
	_	
Total amount of all liabilities, except capital		. 631,424.36
Capital actually paid up in cash		
Surplus over all liabilities		
Surplus as regards policyholders		410,392.88
Total liabilities	\$	1,041,817.24
	=	
RISKS AND PREMIUMS.		Gross Pre-
		ums Thereon.
In force on the 31st day of December, 1906\$ 65		
Written or renewed during the year 123	3,297,360.00	1,534,423.02
Total \$ 189	,174,528.00 \$	2,358,568.59
Deduct those expired and marked off as terminated	,415,317.00	1,054,426.49
In force at end of the year \$ 108	.759.211.00 \$	1.304.142.10
	,009,004.00	310,870.00
Net amount in force\$ 80	720 207 00 6	002 272 10
amount in force	7,100,201.00	000,212.10
	rine and	Gross Pre-
	nd Risks. mi	ums Thereon. 32,698.58
Written or renewed during the year		
Total\$ 1		32,698.58
Deduct those expired and marked off as terminated	677,095.00	9,524.33
In force at end of the year\$ 1	.112,165.00 \$	23,174.25
Deduct amount reinsured1	,099,815.00	22,865.50
Net amount in force\$	12.350.00 \$	308.75
_		
RECAPITULATION OF FIRE RISKS AND P	REMIUMS.	
Gross Pre-		4
Year Amount Less Rein-		Amount of Premium
Written. Term. Covered, surance, Fraction	n Unearned.	Premium Unearned.
In 19071 year or less\$ 44,484,057.00 \$ 580,888.65 One-half		290,444.33
	th	518.15
In 19072 years	urths	3,001.38
	h	7,474.76 63,585.19
In 19073 years 12,526,977.00 127,170.38 One-nan In 19073 years 13,907,865.00 139,152.81 Five-six		115,960.68
T. 1005 1 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	-1.41.	110,000.00

284.55 Three-eighths .....

942.80 Five-eighths .....

1,410.66 Seven-eighths_____

14,387.70 One-half.....

36,788.65 Seven-tenths_____

41,304.89 Nine-tenths.....

993,272.10

106.70

589.25

1,234.33

7,193.85

25,752.05

37,174,41

553,035.08

Total _____\$ 83,750,207.00 \$

29,200.00

81,850.00

169,075.00

1,056,023.00

2,772,451.00

3,740,294.00

In 1905 ___ 4 years ____

In 1906___4 years_____

In 1907....4 years.....

In 1905....5 years.....

In 1906 ... 5 years ....

In 1907....5 years.....

## GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	50,000.00
Total amount of company's stock owned by the directors at par value	152,400.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year—fire	347,294.09
Losses incurred during the year—inland marine	1,698.24

## BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	I LAIL.
	Fire Risks.
Risks written\$	364,933.00
Premiums received	4,388.39
Losses paid	894.20
Losses incurred.	1,369.20
Losses now unpaid	475.00

## MILWAUKEE MECHANICS INSURANCE COMPANY.

Incorporated February 15, 1852.

Commenced Business April 1, 1852.

William L. Jones, President.

OSCAR GRIEBLING, Secretary.

CHAS. H. YUNKER, Treasurer.

Home Office, 442-444 City Hall Square, Milwaukee, Wis.

## CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year......\$ 2,475,582.10

INCOME.	Fire.	
Gross premiums	2,018,286.07	
Deduct reinsurance, rebate, abatement and return premiums	571,696.93	
Received for premiums (other than perpetual)		1,446,589.14
Gross interest on mortgage loans	50,866.84	
Gross interest on collateral loans	2,245.83	

Gross interest on collateral loans	2,245.83	
Gross interest on bonds and dividends on stocks	51,352.98	
Gross interest on deposits.	1,721.07	
Gross interest from all other sources	2,641.38	
Gross rents from company's property, including \$2,500 for com-		
pany's occupancy of its own buildings	4,110.00	
Total gross interest and rents		112,938.10
Gross profit on sale or maturity of ledger assets, viz,:		
Real estate\$	500.00	

901.85	Stocks 401.85
901.85	Gross increase in book value of ledger assets, viz.:
4,000.00	Real estate
1,564,429.09	Total income\$
4.040.011.19	Sum of both amounts

Ins. Report 1908-25

Fire,

Construction of a start of the board of the board of the start of the	Fue,	
Gross amount paid policyholders for losses (including \$80,091.94		
occurring in previous years)	716,650.86	
Deduct amount received for salvage, \$2,659.53; and for reinsurance		
in other companies, \$123,188.42	125,847.95	
Net amount paid policyholders for losses	s	590,802.91
Expense of adjustment and settlement of losses		7,396.98
Paid stockholders for interest or dividends		65,000.00
Commission or brokerage		378,679.90
Allowances to local agencies for miscellaneous agency expenses		244.23
Salaries (\$41,458) and expenses (\$35,510.23) of special and general age	nts	76,968.23
Salaries, fees and all other charges of officers, directors, trustees and		
employees		59,007.49
Rents, including \$2,500 for company's occupancy of its own buildings		5,040.00
Advertising, \$4,308.76; printing and stationery, \$11,018.58		15,327.34
Postage, telegrams, telephone and express		14,112.39
Legal expenses		1,598.26
Furniture and fixtures		1,419.35
Maps, including corrections		7,270.49
Underwriters' boards and tariff associations, inspections and surveys		8,144.71
Fire department, fire patrol and salvage corps assessments, fees	, taxes and	
expenses		12,600.25
Repairs and expenses (other than taxes) on real estate		10,133.17
Taxes on real estate		3,266.28
State taxes on premiums		31,581.63
Insurance Department licenses and fees		10,341.22
All other licenses, fees and taxes		5,197.88
Gross loss on sale or maturity of ledger assets, viz.:		
Ponds		
Bonds		115.00
Gross decrease in book value of ledger assets, viz.:		115.00
	84.306.05	115.00
Gross decrease in book value of ledger assets, viz.:	84.306.05	
Gross decrease in book value of ledger assets, viz.:  Bonds	84,306.05 2,984.00	87,290.05
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund.	84,306.05 2,984.00	87,290.05 5,827.53
Gross decrease in book value of ledger assets, viz.:  Bonds	84,306.05	87,290.05 5,827.53 7,488.35
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts Exchange	84,306.05	87,290.05 5,827.53 7,488.35 2,397.50
Gross decrease in book value of ledger assets, viz.:  Bonds	84,306.05	87,290.05 5,827.53 7,488.35
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts Exchange	84,306.05 2,984.00	87,290.05 5,827.53 7,488.35 2,397.50
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts.  Exchange Miscellaneous expenses.  Total disbursements.	84,306.05	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund. Loss on agents' accounts. Exchange Miscellaneous expenses.	84,306.05	87,290.05 5,827.53 7,488.35 2,397.50 8,547.71
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts.  Exchange Miscellaneous expenses.  Total disbursements.	84,306.05	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts.  Exchange Miscellaneous expenses.  Total disbursements.  Balance  LEDGER ASSETS.	\$ 84,306.05	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts Exchange Miscellaneous expenses  Total disbursements Balance  LEDGER ASSETS Book value of real estate  \$	\$ 84,306.05 2,984.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts. Exchange Miscellaneous expenses.  Total disbursements. Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.	\$4,306.05 2,984.00 \$	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts Exchange Miscellaneous expenses Total disbursements Balance  LEDGER ASSETS  Book value of real estate. Mortgage loans on real estate Loans secured by pledge of bonds, stocks or other collaterals	\$ 84,306.05 2,984.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds	\$ 84,306.05 2,984.00 \$ \$ \$ \$ \$ 105,000.00 1,137,744.21 35,000.00	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts.  Exchange Miscellaneous expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds, excluding interest, \$1,109,252.50; stocks, \$26,476.	\$ 84,306.05 2,984.00 \$ \$ \$ \$ \$ 105,000.00 1,137,744.21 35,000.00	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts Exchange Miscellaneous expenses  Total disbursements Balance  LEDGER ASSETS  Book value of real estate Losas secured by pledge of bonds, stocks or other collaterals Book value of bonds, excluding interest, \$1,109,252.50; stocks, \$26,476 Cash in company's office	\$4,306.05 2,984.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$,7744.21 23,000.00 1,137,744.21 35,000.00 1,135,728.50	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts.  Exchange Miscellaneous expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds, excluding interest, \$1,109,252.50; stocks, \$26,476.  Cash in company's office. Deposited in trust companies and banks on interest.	\$ 84,306.05 2,984.00 \$ \$ \$ \$ \$ 105,000.00 1,137,744.21 35,000.00	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts.  Exchange Miscellaneous expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds, excluding interest, \$1,109,252.50; stocks, \$26,476.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks on interest.	\$ 84,306.05 2,984.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts	\$4,306.05 2,984.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$,7744.21 23,000.00 1,137,744.21 35,000.00 1,135,728.50	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund. Loss on agents' accounts.  Exchange Miscellaneous expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate. Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds, excluding interest, \$1,109,252.50; stocks, \$26,476. Cash in company's office. Deposited in trust companies and banks on interest.  Agents' balances representing business written subsequent to October 1, 1907. Agents' balances representing business written prior to October	\$ 84,306.05 2,984.00 \$ 2,984.00 \$ 105,000.00 1,137,744.21 35,000.00 11,135,728.50 112,247.04 203,092.77	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts.  Exchange Miscellaneous expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate. Loans secured by pledge of bonds, stocks or other collaterals. Book value of bonds, excluding interest, \$1,109,252.50; stocks, \$26,476.  Cash in company's office. Deposited in trust companies and banks on interest. Agents'g balances representing business written prior to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.	\$ 84,306.05 2,984.00 \$ 2,984.00 \$ 5 \$ 105,000.00 1,137,744.21 35,000.00 1,135,728.50 13,925.20 112,247.04 203,092.77 4,792.51	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts.  Exchange Miscellaneous expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate. Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds, excluding interest, \$1,109,252.50; stocks, \$26,476.  Cash in company's office. Deposited in trust companies and banks on interest.  Agents' balances representing business written subsequent to October 1,1907.  Agents' balances representing business written prior to October 1,1907.  Due from reinsurance company.	\$ 84,306.05 2,984.00 \$ 2,984.00 \$ 105,000.00 1,137,744.21 35,000.00 11,135,728.50 112,247.04 203,092.77	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85
Gross decrease in book value of ledger assets, viz.:  Bonds Stocks  Interest paid Munich Reinsurance Company on reserve fund Loss on agents' accounts.  Exchange Miscellaneous expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate. Loans secured by pledge of bonds, stocks or other collaterals. Book value of bonds, excluding interest, \$1,109,252.50; stocks, \$26,476.  Cash in company's office. Deposited in trust companies and banks on interest. Agents'g balances representing business written prior to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.	\$4,306.05 2,984.00 2,984.00 5 105,000.00 1,137,744.21 35,000.00 11,247.04 203,092.77 4,792.51 1,243.97 100.00	87,290,05 5,827,53 7,488,35 2,397,50 8,547,71 1,415,798,85

75,534,41

235,105.84

442, 151.16

#### NON-LEDGER ASSETS.

NON-LEDGER ASSETS.		
Interest due (\$2,566.37) and accrued (\$16,676.16) on mortgages\$ Interest accrued on bonds Interest accrued on other assets	19,242.53 10,038.75 220.00	5
Total interest due and accrued		.\$ 29,501.28
Gross assets		\$ 2,778,375.48
DEDUCT ASSETS NOT ADMITTED,		
Agents' balances representing business written prior to October 1, 190	7	4,792.51
Total admitted assets		.\$ 2,773,582.97
LIABILITIES.		
Gross losses adjusted, not yet due	37,059.25	5
Gross claims for losses in process of adjustment or in suspense, in-	00 110 05	
cluding all reported and supposed losses	62,119.95 6,089.40	
Total\$	105,268.60	5
Deduct reinsurance due or accrued	25,218.96	;
Net amount of unpaid losses and claims		\$ 80,049.64
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy.		
including interest premiums on perpetual fire risks, \$824,430.61;		
unearned premiums (fifty per cent.)\$	412,215.31	1
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date		
of policy, \$2,031,796.30; unearned premiums (pro rata)	1,079,484.69	9
Total unearned premiums as computed above		1,491,700.00
State, county and municipal taxes due or accrued		
Reinsurance premiums		
Reserve for other claims		
Total amount of all liabilities, except capital		\$ 1,726,411.50
Capital actually paid up in cash		
Surplus over all liabilities.		_
Surplus as regards policyholders.		
Total liabilities		.\$ 2,773,582.97
RISKS AND PREMIUMS.		Consider Date
		Gross Pre- miums Thereon.
In force on the 31st day of December, 1906 \$261		
Written or renewed during the year162		2,018,286.07
Total \$424  Deduct those expired and marked off as terminated 150		\$ 5,158,698.46 1,904,358.27
In force at end of the year\$ 273		-
Deduct amount reinsured		398,113.28
Net amount in force \$ 244	,170,392.00	\$ 2,856,226.91
RECAPITULATION OF FIRE RISKS AND PI	CEMIUMS.	
Year Amount Less Rein-		Amount of Premium
Written. Term. Covered. surance. Fractio	n Unearned	
In 19071 year or less \$ 60,138,262.00 \$ 824,430.61 One-half		\$ 412,215.31

In 1905...3 years..... 43,420,860.00 453,206.43 One-sixth......

470,211.68 One-half .....

530,581.39 Five-sixths.....

In 1906....3 years..... 45,492,512.00

In 1907....3 years...... 52,447,116.00

Change Due	
Gross Pre- miums Charged,	Amount of
Year Amount Less Rein- Written, Term, Covered, surance, Fraction Unearned,	Premium
In 19035 years\$ 5,640,207.00 \$ 77,208.14 One-tenth\$	Unearned. 7,720.82
In 19045 years 7,003,725.00 95,364.56 Three-tenths	28,609.37
In 19055 years 8,711,800.00 119,471.03 One-half	59,735.51
In 19065 years 9,600,422.00 132,750.92 Seven-tenths	92,925.64
In 19075 years 11,715,488.00 153,002.15 Nine-tenths	137,701.94
Total \$ 244,170,392.00 \$ 2,856,226.91 \$	1,491,700.00
GENERAL INTERROGATORIES.	
Largest amount written on any one hazard\$	25,000.00e
Total amount of company's stock owned by the directors at par value	123,550.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year—fire	603,304.31
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	YEAR. Fire Risks.
Risks written\$	591,245.00
Premiums received	9,794.77
Losses paid.	3,937.31
Losses incurred	4,788.76
Losses now unpaid	891.95
_	
NATIONAL FIRE INSURANCE COMPANY.	
Incorporated June 4, 1869. Commenced Business Decemb	er 1, 1871.
Incorporated June 4, 1869. Commenced Business Decemb James Nichols, President. B. R. Stillman, Secr	
James Nichols, President. B. R. Stillman, Sect	
James Nichols, President. B. R. Stillman, Secr Home Office, 95 Pearl Street, Hartford, Conn.	
James Nichols, President. B. R. Stillman, Sect	
James Nichols, President. B. R. Stillman, Secr Home Office, 95 Pearl Street, Hartford, Conn.	
James Nichols, President. B. R. Stillman, Sect Home Office, 95 Pearl Street, Hartford, Conn.  ——————————————————————————————————	etary.
James Nichols, President.  B. R. Stillman, Sect  Home Office, 95 Pearl Street, Hartford, Conn.  CAPITAL STOCK.  Amount of capital paid up in cash, \$1,000,000.00.  Amount of ledger assets (as per balance) December 31 of previous year\$	etary.
James Nichols, President.  B. R. Stillman, Sect Home Office, 95 Pearl Street, Hartford, Conn.  CAPITAL STOCK.  Amount of capital paid up in cash, \$1,000,000.00.  Amount of ledger assets (as per balance) December 31 of previous year	etary.
JAMES NICHOLS, President.  Home Office, 95 Pearl Street, Hartford, Conn.  CAPITAL STOCK.  Amount of capital paid up in cash, \$1,000,000.00.  Amount of ledger assets (as per balance) December 31 of previous year.  INCOME.  Fire.  Gross premiums.  \$ 9,059,417,72	etary.
JAMES NICHOLS, President.  Home Office, 95 Pearl Street, Hartford, Conn.  CAPITAL STOCK.  Amount of capital paid up in cash, \$1,000,000.00.  Amount of ledger assets (as per balance) December 31 of previous year\$  INCOME.  Fire.  Gross premiums	etary.
JAMES NICHOLS, President.  B. R. STILLMAN, Sect Home Office, 95 Pearl Street, Hartford, Conn.  CAPITAL STOCK.  Amount of capital paid up in cash, \$1,000,000.00.  Amount of ledger assets (as per balance) December 31 of previous year	etary.
James Nichols, President,   B. R. Stillman, Secr.	etary. 6,406,482.37
James Nichols, President.   B. R. Stillman, Sect	etary. 6,406,482.37
James Nichols, President.   B. R. Stillman, Secr.	etary. 6,406,482.37
Amount of ledger assets (as per balance) December 31 of previous year	etary.
Amount of ledger assets (as per balance) December 31 of previous year.   \$   INCOME.   Fire.   \$ 9,059,417.72     Deduct reinsurance, rebate, abatement and return premiums.   \$ 3,195,922.45     Received for premiums (other than perpetual)   Gross interest on mortgage loans.   \$ 34,333.71     Gross interest on deposits.   \$ 9,008.02     Gross reinsurance, rebate, abatement and return premiums   \$ 197,776.60     Gross interest on deposits   \$ 9,008.02     Gross reinsurance, repeate, abatement and return premiums   \$ 14,049.71     Total gross interest and rents   \$ 14,049.71     Total gross interest and rents	etary. 6,406,482.37
James Nichols, President.  B. R. Stillman, Sect Home Office, 95 Pearl Street, Hartford, Conn.  CAPITAL STOCK.  Amount of capital paid up in cash, \$1,000,000.00.  Amount of ledger assets (as per balance) December 31 of previous year\$  INCOME.  Fire.  Gross premiums.  \$9,059,417.72  Deduct reinsurance, rebate, abatement and return premiums.  \$1,95,922.45  Received for premiums (other than perpetual)  Gross interest on mortgage loans.  \$34,333.71  Gross interest on deposits.  9,008.02  Gross rents from company's property.  Total gross interest and rents  Gross profit on sale or maturity of ledger assets, viz.:	etary.
James Nichols, President,   B. R. Stillman, Secr.	etary.
Ames Nichols, President.   B. R. Stillman, Sect Home Office, 95 Pearl Street, Hartford, Conn.	etary. 6,406,482.37 5,863,495.27 255,168.04
Amount of ledger assets (as per balance) December 31 of previous year.   \$   INCOME.   Fire.   \$   Gross premiums.   \$ 9,099,417,72     Deduct reinsurance, rebate, abatement and return premiums.   3,195,922.45     Received for premiums (other than perpetual)     Gross interest on mortgage loans.   \$ 34,333.71     Gross interest on bonds and dividends on stocks   197,776.60     Gross interest on mortgage to the stock   197,776.60     Gross interest on mortgage to the stock   197,776.60     Gross profit on sale or maturity of ledger assets, viz.:     Real estate   \$ 123.58     Bonds   \$ 30.00     Stocks   197.97	6,406,482.37 5,863,495.27 255,168.04
Ames Nichols, President.   B. R. Stillman, Sect Home Office, 95 Pearl Street, Hartford, Conn.	etary. 6,406,482.37 5,863,495.27 255,168.04

Sum of both amounts \$ 12,526,130.59

Fire.	
Gross amount paid policyholders for losses (including \$403,051.85	
occurring in previous years)\$ 3,489,884.70	
Deduct amount received for salvage, \$17,332.18; and for reinsurance	
in other companies, \$1,021,100.691,038,432.87	
Net amount paid policyholders for losses	2,451,451.83
Expense of adjustment and settlement of losses	37,017.02
Paid stockholders for interest or dividends	110,000.00
Commission or brokerage	1,062,391.13
Salaries (\$335,302.70) and expenses (\$126,794.77) of special and general agents	462,097.47
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	113,745.35
Rents	10,891.68
Advertising, \$18,250.25; printing and stationery, \$28,692.82.	46,943.07
Postage, telegrams, telephone and express.	45,520.62
Legal expenses	6,069.63
Furniture and fixtures.	4,820.02 6,631.24
Maps, including corrections	63,968.12
Underwriters' boards and tariff associations	03,905.12
Fire department, fire patrol and salvage corps assessments, fees, taxes and ex-	40,705.19
penses	7.892.23
Inspections and surveys.	9,521.17
Repairs and expenses (other than taxes) on real estate	4,791.95
Taxes on real estate	71,230.19
State taxes on premiums.  Insurance Department licenses and fees	18,360.57
Insurance Department licenses and fees	50, 181, 64
All other licenses, fees and taxes	001101.01
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate \$ 914.53	
Real estate       \$ 914.53         Bonds       4,468.75	
Real estate         \$ 914 53           Bonds         4,468.75           Stocks         421.00	5,804.28
Real estate         \$ 914 53           Bonds         4,468 75           Stocks         421.00           Borrowed money repaid	450,000.00
Real estate         \$ 914 53           Bonds         4,468.75           Stocks         421.00           Borrowed money repaid            Interest on borrowed money	450,000.00 9,213.20
Real estate         \$ 914 53           Bonds         4,468 75           Stocks         421.00           Borrowed money repaid         Interest on borrowed money           Heat, light, supplies, traveling, etc.         ————————————————————————————————————	450,000.00 9,213.20 100,936.68
Real estate         \$ 914 53           Bonds         4,468.75           Stocks         421.00           Borrowed money repaid            Interest on borrowed money	450,000.00 9,213.20
Real estate       \$ 914 53         Bonds       4,468 75         Stocks       421.00         Borrowed money repaid          Interest on borrowed money.          Heat, light, supplies, traveling, etc.          Agents' balances charged off.	450,000.00 9,213.20 100,936.68
Real estate       \$ 914 53         Bonds       4,68,75         Stocks       421.00         Borrowed money repaid          Interest on borrowed money.          Heat, light, supplies, traveling, etc.          Agents' balances charged off          Total disbursements       \$	450,000.00 9,213.20 100,936.68 10,415.25 5,200,599.53
Real estate       \$ 914 53         Bonds       4,468 75         Stocks       421.00         Borrowed money repaid          Interest on borrowed money.          Heat, light, supplies, traveling, etc.          Agents' balances charged off.	450,000.00 9,213.20 100,936.68 10,415.25 5,200,599.53
Real estate       \$ 914 53         Bonds       4,68,75         Stocks       421.00         Borrowed money repaid          Interest on borrowed money.          Heat, light, supplies, traveling, etc.          Agents' balances charged off          Total disbursements       \$	450,000.00 9,213.20 100,936.68 10,415.25 5,200,599.53
Real estate	450,000.00 9.213.20 100.996.68 10,415.25 5.200.599.53 7,325,531.06
Real estate	450,000.00 9,213.20 100,936.68 10,415.25 5,200,599.53
Real estate	450,000.00 9.213.20 100.996.68 10,415.25 5.200.599.53 7,325,531.06
Real estate	450,000.00 9.213.20 100.996.68 10,415.25 5.200.599.53 7,325,531.06
Real estate	450,000.00 9.213.20 100.996.68 10,415.25 5,200,599.53 7,325,531.06
Real estate	450,000.00 9,213.20 100,996.68 10,415.25 5,200,599.53 7,325,531.06

## LIABILITIES.

LIABILITIES.	
Gross losses adjusted, not yet due	\$ 247,595.97
Gross claims for losses in process of adjustment or in suspense	
cluding all reported and supposed losses	
Gross claims for losses resisted	30,775.00
Total	
Deduct reinsurance due or accrued	257,646.51
Net amount of unpaid losses and claims	\$ 477,202.34
Gross premiums (less reinsurance) received and receivable u	
all unexpired fire risks running one year or less from dat	
policy, including interest premiums on perpetual fire ri	
\$3,895,062.92; unearned premiums (fifty per cent.)	
Gross premiums (less reinsurance) received and receivable u all unexpired fire risks running more than one year from	
of policy, \$4,827,751,35; unearned premiums (pro rata)	
Total unearned premiums as computed above	4,473,102.18
Total amount of all liabilities, except capital	\$ 4,950,304.52
Capital actually paid up in cash	\$ 1,000,000.00
Surplus over all liabilities	1,503,660.76
Surplus as regards policyholders	2,503,660.76
Total liabilities	\$ 7,453,965.28
DIGITO AND DEFINITION	
RISKS AND PREMIUMS.	Gross Pre-
	Fire Risks. miums Thereon.
In force on the 31st day of December, 1906\$	829,256,207.00 \$ 9,332,226.75

Fire Risks.	miums Thereon.
In force on the 31st day of December, 1906\$ 829,256,207.00	
Written or renewed during the year820,361,614.00	9,059,417.72
Total\$ 1,649,617,821.00	\$ 18,391,644.47
Deduct those expired and marked off as terminated 680,924,209.00	7,378,851.68
In force at end of the year\$ 968,693,612.00	\$ 11,012,792.79
Deduct amount reinsured 201,106,323.00	2,289,978.52
Net amount in force \$ 767,587,289.00	

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written,	Term.	Amount Covered.	m	Gross Pre- iums Charged, Less Rein- surance,	Fraction Unearned.	Amount of Premium Unearned.
In 1907	1 year or less _\$	307,311,211.00	8	3,895,062.92	One-half\$	1,947,531.46
In 1906	2 years	3,790,705.00		34,929.34	One-fourth	8,732.34
In 1907	2 years	1,441,059.00		14,394.30	Three-fourths	10,795.73
In 1905	3 years	96,451,691.00		954,180.92	One-sixth	159,030.15
In 1906	3 years	106,215,895.00		1,027,901.91	One-half	513,950.96
In 1907	3 years	111,460,355.00		1,094,670.67	Five-sixths	912,225.56
In 1904	4 years	1,318,280.00		11,142.98	One-eighth	1,392.87
In 1905	4 years	1,612,695.00		13,623.42	Three-eighths	5,108.78
In 1906	4 years	1,697,292.00		14,893.68	Five-eighths	9,308.55
In 1907	4 years	1,228,118.00		11,538.99	Seven-eighths	10,096.61
In 1903	5 years	21,293,417.00		255,433.17	One-tenth	25,543.32
In 1904	5 years	24,815,768.00		293,087.96	Three-tenths	87,926.39
In 1905	5 years	26,948,232.00		326,037.20	One-half	163,018.60
In 1906	5 years	31,769,198.00		399,421.34	Seven-tenths	279,594.94
In 1907	5 years	30,251,373.00		376,495.47	Nine-tenths	338,845.92
Total		767,587,289.00	\$	8,722,814.27	8	4,473,102.18

150,000.00

2.295.57

## GENERAL INTERROGATORIES.

Largest amount written on any one hazard_____

Total amount of the company's stock owned by the directors at par value.	95,200.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year—fire	2,411,945.46
_	
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	YEAR.
	Fire Risks.
Risks written\$	4,899,146.00
Premiums received	41,348.80
Losses paid	9,348.93
Losses incurred.	10,946.11

## NATIONAL UNION FIRE INSURANCE COMPANY.

Incorporated February 14, 1901.

Losses now unpaid

Commenced Business March 1, 1901.

E. E. COLE, President.

B. D. Cole, Secretary.

A. W. McEldowney, Treasurer.

Home Office, 401 Wood Street, Pittsburg, Pa.

## CAPITAL STOCK.

Amount of capital paid up in cash, \$750,000.00.

mount of ladger accets (as nor halance) December 21 of previous year

Amount of fedger assers (as per barance) December 31 of previous year	2,201,541.89
INCOME.	
Fire.	
Gross premiums	
Deduct reinsurance, rebate, abatement and return premiums 917,353,45	

Deduct reinsurance, rebate, abatement and return premiums	917,353.45	
Received for premiums (other than perpetual)		1,538,946.72
Gross interest on mortgage loans \$	18,124.12	
Gross interest on collateral loans	1,537.50	
Gross interest on bonds and dividends on stocks	74,813.85	
Gross interest on deposits	3,464.16	
Gross interest from all other sources	2,542.43	
Total gross interest		100,482.06
Reserve under reinsurance treaty		33,190.46
Total income		1,672,619.24
Sum of both amounts	8	3,874,161,13

Gross amount paid policyholders for losses (including \$124,023.38	Fire.	
occurring in previous years)\$	869,315.83	
Deduct amount received for salvage, \$3,158.81; and for reinsurance		
in other companies, \$216,027.53	219,186.34	
Net amount paid policyholders for losses		650 129 49

Expense of adjustment and settlement of losses\$	16,661.74
Paid stockholders for interest or dividends	30,000.00
Commission or brokerage	319,829.71
Allowances to local agencies for miscellaneous agency expenses	5,540.20
Salaries (\$42,717.38) and expenses (\$29,132.59) of special and general agents Salaries, fees and all other charges of officers, directors, trustees and home office	71,849.97
employees	60,583.64
Rents	8,864,63
Advertising, \$1,859.50; printing and stationery, \$12,312.25	14,171.75
Postage, telegrams, telephone and express.	6,291.50
Legal expenses.	539.00
Furniture and fixtures	884.81
Maps, including corrections	8,925.68
Underwriters' boards and tariff associations	0. 00. 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.	31,001.08
State taxes on premiums.	28,289.76
Insurance Department licenses and fees	11,623.12
All other licenses, fees and taxes	6,347.44
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds Home office general expenses	675.00 12.931.39
Department offices, salaries and expenses.	10,330.16
Bad and doubtful accounts	183.01
Total disbursements\$	1,295,653.08
Balance	2,578,508.05
-	2,010,000.00
LEDGER ASSETS.	
Mortgage loans on real estate\$ 309,297.00	
Loans secured by pledge of bonds, stocks or other collaterals	
Book value of bonds, excluding interest, \$1,513,905.63; stocks,	
\$256,730 1,770,635.63 Cash in company's office 12,291.64	
Deposited in trust companies and banks not on interest 10,316.95	
Deposited in trust companies and banks on interest 123,465,13	
Agents' balances representing business written subsequent to	
October 1, 1907	
Agents' balances representing business written prior to October	
1, 1907	
Bills receivable, taken for fire risks. 6,918.99	
Brokerage accounts 5,127.71	
Total ledger assets, as per balance\$	2,578,508.05
NON-LEDGER ASSETS.	
Interest accrued on mortgages \$ 5,711.44	
Interest accrued on bonds 12,109.68	
Interest accrued on collateral loans	
Total interest accrued	18,009.04
Gross assets	2,596,517.09
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances representing business written prior to October	
1, 1907	
Book value of ledger assets over market value, viz.:	
Bonds and stocks 83,000.63	
Total	90,215.11
_	
Total admitted assets\$	2,506,301.98

## LIABILITIES. -

Gross losses adjusted and unp	aid, not yet du	ie		\$	11,658.27	
Gross claims for losses in pro-	cess of adjust	me	nt or in suspe	ense, in-		
cluding all reported and s	upposed losse	S			113,933.65	
Gross claims for losses resisted	1				19,437.50	
Total				8	145,029.42	
Deduct reinsurance due or ac					35,780.66	
				_		109,248.76
Net amount of unpaid	losses and clai	ms		l- upon		100,240.10
Gross premiums (less reinsu	rance) receiv	ea	and receivab	dete of		
all unexpired fire risks	running one y	ear	or less from	date of		
policy, including intere	st premiums	on	perpetuai ni	e risks,	493,758.32	
\$987,516.65; unearned pr	emiums (fifty	per	r cent.)		493,758.32	
Gross premiums (less reinsu	rance) receiv	ed	and receivab	le upon		
all unexpired fire risks ru	nning more th	nan	one year from	date of	770 104 00	
policy, \$1,377,772.67; ur	nearned premi	um	s (pro rata)		779,164.62	
Total unearned premit	ms as comput	ed	above			1,272,922.94
Reserve on reinsurance treat;	v					33, 190. 46
Total amount of all lia						1,415,362.16
Total amount of all lia	bilities, excep	t ca	pitai	e	750,000,00	1,410,002.10
Capital actually paid up in ca						
Surplus over all liabilities				The state of the s		
Surplus as regards policyholo	lers					1,090,939.82
Total liabilities						2,506,301.98
	RISKS	AN.	D PREMIUM	IS.		Gross Pre-
				Fir	e Risks. n	niums Thereon.
In force on the 31st day of De	cember, 1906			\$ 186	869,172.00	\$ 2,309,388.21
Written or renewed during th	ne vear			184.	678,272.00	2,456,300.17
						\$ 4,765,688.38
						1,813,227.33
Deduct those expired and ma						
In force at end of the y	ear			\$ 234	658,503.00	\$ 2,952,461.05
Deduct amount reinsured				43	741,935.00	587, 171.73
Net amount in force				\$ 190	916 568 00	\$ 2,365,289.32
Net amount in force.					,010,000,00	
*				. N.D. DD	TOTAL TOTAL CO.	
RECAPITU	LATION OF		RE RISKS	AND PR	EMIUMS.	
		(	Gross Pre-			Amount of
Year	Amount	mu	ums Charged, Less Rein-			Premium
Written. Term.	Covered.		surance.	Fraction	Unearned.	Unearned.
In 1907 1 year or less \$	70,093,155.00	8	987,516.65	One-half		\$ 493,758.32
In 1906 2 years	630,728.00		8,413,65	One-four	th	2,103.42
In 19072 years	605,306.00		7,072.37	Three-for	irths	5,304.27
In 19053 years	25,870,725.00		279,477.83	One-sixt	h	46,579.64
In 1906 3 years	29,235,162.00		316,719.70	One-half		158,359.85
In 1907 3 years	37,423,154,00		420,909.96	Five-sixt	hs	350,758,30
In 19044 years	165,040.00		1,653.04	One-eigh	th	206.63
In 1905 4 years	304,298.00		3,009.17	Three-eig	thths	1,128.44
In 19064 years	379,301.00		4,078.95	Five-eigh	iths	2,549.34
In 19074 years	816,746.00		7,363.46		ghths	
In 19035 years	2,426,255.00		29,962.63	One-tent	h	2,996.26
In 19045 years	3.753.741.00		43,907.51		nths	
In 19055 years	5,108,695.00		62,081,98	One-half		
In 1906 5 years	5,540,257.00		76,439.88		nths	
In 1907 5 years	8,564,005.00		116,682.54	Nine-ten	ths	105,014.28
Total\$		8	2,365,289.32			\$ 1,272,922.94
=		=				

13,213.83

4,125,30

2,937.31°

10.000.00

50,000.00

5,889,518.73

946 45

## GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	100,000.00
Total amount of the company's stock owned by the directors at par value	375,300.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	30,000.00
Losses incurred during the year—fire	645,691.22
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	YEAR.
	Fire Risks.
Risks written\$	992,238.00

Premiums received

Losses paid

Losses incurred_____

Losses now unpaid

## NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Incorporated 1869.

Commenced Business 1870.

FRANK W. SARGEANT, President.

Frank E. Martin, Lewis W. Crockett, Secretaries. Nathan P. Hunt, Treasurer.

Home Office, 876 Elm Street, Manchester, N. H.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$1,100,000.00.

Amount of ledger assets (as per balance) December 31 of previous	ous		
year	\$	3,536,143.44	
Increase of paid-up capital during year			
Extended at		\$	3,636,143.44
INCOME.			
		Fire.	
Gross premiums	8	2,389,815.00	
Deduct reinsurance, rebate, abatement and return premiums		400,423.81	
Received for premiums (other than perpetual)			1,989,391.19
Gross interest on mortgage loans	8	12,109.61	
Gross interest on collateral loans		4,501.67	
Gross interest on bonds and dividends on stocks		158,950.33	
Gross rents from company's property		13,741.61	
Total gross interest and rents			189,303.22
Gross profit on sale or maturity of ledger assets, viz.:			
Real estate		13,312.55	
Bonds		421.88	13 734 43

Real estate_____

Gross increase in book value of ledger assets, viz.;

98.91 69.95 00.00 67.32 09.93 34.24 43.99 31.23 03.57 33.90 33.28 60.11 340.45 91.39 97.57 84.10 66.91
69,95 60,00 67,32 69,93 34,24 43,99 31,23 303,57 333,90 63,28 650,76 61,13 40,45 91,39 97,57 84,10 66,91
69,95 60,00 67,32 99,93 34,24 43,99 31,23 303,57 33,90 33,21 33,28 65,76 61,13 40,45 91,39 97,57 84,10 66,91
69,95 60,00 67,32 99,93 34,24 43,99 31,23 303,57 33,90 33,21 33,28 65,76 61,13 40,45 91,39 97,57 84,10 66,91
69,95 60,00 67,32 99,93 34,24 43,99 31,23 303,57 33,90 33,21 33,28 65,76 61,13 40,45 91,39 97,57 84,10 66,91
00.00 67.32 09.93 34.24 43.99 31.23 30.57 33.90 32.13 63.28 61.13 40.45 91.39 97.57 84.10
67.32 69.93 34.24 43.99 31.23 303.57 33.90 63.28 65.076 61.13 40.45 91.39 97.57 84.10 86.91
09.93 34.24 43.99 33.1.23 03.57 33.90 32.13 63.28 661.13 40.45 91.39 97.57 84.10
52.09 34.24 43.99 31.23 03.57 33.90 32.13 63.28 50.76 61.13 40.45 91.39 97.57 84.10 56.91
34 . 24 43 . 99 31 . 23 03 . 57 33 . 90 32 . 13 63 . 28 50 . 76 61 . 13 40 . 45 91 . 39 97 . 57 84 . 10 56 . 91
43.99 31.23 03.57 33.90 32.13 63.28 50.76 61.13 40.45 91.39 97.57 84.10 56.91
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03.57 33.90 32.13 63.28 50.76 61.13 40.45 91.39 97.57 84.10 56.91
33.90 32.13 63.28 50.76 61.13 40.45 91.39 97.57 84.10 56.91
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56.00 68.05 31.58
0

## DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value, viz.:  Real estate	9,710.79
Total admitted assets\$	4,500,404.12
LIABILITIES.	
Gross losses adjusted and unpaid, not yet due	
Gross claims for losses resisted 2,400.00	
Total \$239,063.05  Deduct reinsurance due or accrued \$40,069.11	
Net amount of unpaid losses and claims \$	198,993.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,318,420.50; unearned premiums (fifty per cent.)	
of policy, \$2,093,980.19; unearned premiums (pro rata)1,093,627.46	3 MEG COM MY
Total unearned premiums as computed above. Return premiums, \$11,439.22; reinsurance premiums, \$14,155.11 Reserve for contingent liabilities. Sinking fund for office building.	1,752,837.71 45,594.33 50,000.00 30,000.00
Total amount of liabilities, except capital.   \$ 1,00,000.00	2,077,425.98
Surplus as regards policyholders.	2,422,978.14
Total liabilities\$	4,500,404.12
RISKS AND PREMIUMS.	Gross Pre-
In force on the 31st day of December, 1906. \$ 30s, 49s, 213.00 \$ Written or renewed during the year 195,258,289.00	3,544,355.71 2,389,815.00
Total	5,934,170.71 2,309,394.48
In force at end of the year. \$ 313,276,651.00 \$ Deduct amount reinsured. 19,868,833.00	3,624,776.23 212,375.54
Net amount in force \$ 293,407,818 00 \$	3,412,400.69
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Year Amount Less Rein- Written. Term. Covered. surance. Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less. \$ 98,082,640.00 \$ 1,318,420.50 One-half \$ In 1906 2 years 1.110.860.00 10.452.37 One-fourth	659,210.25 2,613.09
In 1906 2 years 1,110,860.00 10,452.37 One-fourth 1n 1907 2 years 834,698.00 7,189.37 Three-fourths 1n 1905 3 years 84,96,425.00 405,468.50 One-sixth 1905 3 years 18,96,425.00 10,5468.50 One-sixth 1905 3 years 18,96,425.00 10,5468.50 One-sixth 1905 3 years 18,96,425.00 10,5468.50 One-sixth 1905 3 years 18,96,425.00 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85 10,546.85	5,392.03 67,578.08

418,709.03 One-half _____

11,542.37 One-eighth .....

10,773.94 Three-eighths .....

15,169.12 Five-eighths .....

457,376.90 Five-sixths .....

209,354.52

381,147.42

1,442.80

4,040.23

9,480.70

In 1906....3 years...... 40,847,207.00

In 1904___4 years_____ 1,034,353.00

In 1905....4 years...... 1,057,356.00

44,707,106.00

1,444,242.00

In 1907....3 years.....

In 1906....4 years.....

* 7,752,220.54

	Conner Don		
	Gross Pre- miums Charge	d	Amount of
Year Amour	t Less Rein-		Premium
Vritten. Term. Covered		Fraction Unearned.	Unearned.
		03 Seven-eighths\$	
n 19035 years 11 ₍ 331,7			12,321.32
n 19045 years 11,171,8			38,287.30
n 19055 years 12,522,2			73,361.45
n 19065 years 14,410,3			122,181.33
n 19075 years 15,325,1	13.00 175,317	40 Nine-tenths	157,785.66
Total\$ 293,407,8	\$ 3,412,400.6		1,752,837.71
GENER	AL INTERROGA	TORIES.	
argest amount written on any one h	azard	\$	83,250.00
otal amount of company's stock own	ned by the directors	at par value	223,300.00
otal amount loaned to directors or o	other officers		2,850 00
otal amount loaned to stockholders	not officers		4,000.00
osses incurred during the year-fire			932,715.07
		=	
BUSINESS IN THE STATE	OF NORTH CAR	OLINA DURING THE	YEAR. Fire Risks.
isks written			
remiums received			25,676.54
osses paid			11,961.19
osses incurred			13,579.93
osses now unpaid			1,916.66
		=	
NIAGARA FIR	E INSURAN	ICE COMPANY.	
Incorporated July, 1850.		Commenced Business Au	
HAROLD HERRICK, President.		George W. Dewey, S	ecretary.
Home Office, 25	Liberty Street, New	York City, N. Y.	
	CAPITAL STOCK		
Amount of ca	pital paid up in cas	h, \$750,000.00.	
mount of ledger assets (as per balance	ce) December 31 of p	revious year\$	4,368,647.91
	INCOME.	Fire.	
ross premiums		\$ 4.081.852 23	
educt reinsurance, rehate, abatemer	at and return premiu	ms894,137.65	
Received for premiums (other	than perpetual)		3,187,714.58
ross interest on mortgage loans		\$ 10,844.23	
ross interest on bonds and dividends ross interest from all other sources.			
Total gross interest			177.958.05
ross increase in book value of ledge	r assets, viz.:		
Stocks not previously included in	assets		17,900.00
Total income		_	

Sum of both amounts

DISBURSEMENTS.	W1.1	
Gross amount paid policyholders for losses (including \$266,474.94	Fire.	
occurring in previous years)\$	1 636 838 56	
Deduct amount received for salvage, \$21,823.24; and for reinsurance	1,000,000.00	
	910 940 09	
in other companies, \$197,518.99		
Net amount paid policybolders for losses	\$	1,417,496.33
Expense of adjustment and settlement of losses		35,556.82
Paid stockholders for interest or dividends (amount declared durin	g the year,	
\$150,000.)		149,935.00
Commission or brokerage		637,369.80
Salaries (\$57,492.15) and expenses (\$46,918.17) of special and general a	agents	104,410.32
Salaries, fees and all other charges of officers, directors, trustees and	home office	- 0
employees		194,304.57
Rents		33,061.84
Advertising, \$8,555,29; printing and stationery, \$29,319.54		37,874.83
Postage, telegrams, telephone and express.		26,506.67
Legal expenses.		5,954.77
Furniture and fixtures		18,082.60
Maps, including corrections		8,566.67
Underwriters' boards and tariff associations		34,385.71
Fire department, fire patrol and salvage corps assessments, fees,	taxes and	
expenses		6,966.84
Inspections and surveys.		3,627.40
State taxes on premiums		63,000.58
Insurance Department licenses and fees		13,214.97
All other licenses, fees and taxes		8,080.31
Gross loss on sale or maturity of ledger assets, viz.:		
Stocks		19,919.92
Incidentals		16,187.62
Total disbursements	8	2.834,503.57
	_	
Balance	_	4,917,716.97
	_	4,917,716.97
LEDGER ASSETS.	<u>\$</u>	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate. \$	_	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate \$\\$\$Book value of bonds, excluding interest, \$709,009.83; stocks,	195,000.00	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate \$  Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72	195,000.00	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate. \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office	195,000.00 4,016,302.55 920.19	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate. \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72  Cash in company's office Deposited in trust companies and banks not on interest	195,000.00 4,016,302.55 920.19 179,560.34	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate. \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3.307,292.72 Cash in company's office. Deposited in trust companies and banks not on interest	195,000.00 4,016,302.55 920.19	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate. \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office Deposited in trust companies and banks not on interest. Deposited in trust companies and banks on interest. Agents' balances representing business written subsequent to	195,000.00 4,016,302.55 920.19 179,560.34 100,000.00	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate \$  Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72  Cash in company's office beposited in trust companies and banks not on interest beposited in trust companies and banks on interest Agents' balances representing business written subsequent to October 1, 1907.	195,000.00 4,016,302.55 920.19 179,560.34	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate\$  Book value of bonds, excluding interest, \$709,009.83; stocks, \$3.307,292.72  Cash in company's office	195,000.00 4,016,302.55 920.19 179,560.34 100,000.00	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate. \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72  Cash in company's office Deposited in trust companies and banks not on interest. Deposited in trust companies and banks on interest. Agents' balances representing business written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.	195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate\$  Book value of bonds, excluding interest, \$709,009.83; stocks, \$3.307,292.72  Cash in company's office	195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate. \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office. Deposited in trust companies and banks not on interest. Deposited in frust companies and banks on interest. Agents' balances representing business written subsequent to October 1, 1907. Agents' balances representing business written prior to October 1, 1907. Total ledger assets, as per balance.  NON-LEDGER ASSETS.	195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate	195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20 \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate. \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office Deposited in trust companies and banks not on interest. Deposited in trust companies and banks on interest. Agents' balances representing business written subsequent to October 1, 1907. Agents' balances representing business written prior to October 1, 1907. Total ledger assets, as per balance NON-LEDGER ASSETS. Interest accrued on mortgages. \$ Interest accrued on bonds	195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate	195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20 \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$	4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate \$  Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72  Cash in company's office beposited in trust companies and banks not on interest.  Deposited in trust companies and banks on interest.  Agents' balances representing business written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages.  \$ Interest accrued on bonds  Interest accrued on other assets.	\$ 195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42 12,615.33	4,917,716.97 4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office Deposited in trust companies and banks not on interest Deposited in trust companies and banks on interest Agents' balances representing business written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages. \$ Interest accrued on other assets.  Total interest accrued on other assets.	\$ 195,000.00 4,016,302.55 920.19 179,560.34 100.000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42 12,615.33	4,917,716.97 4,917,716.97 22,126.58
LEDGER ASSETS.  Mortgage loans on real estate \$  Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72  Cash in company's office beposited in trust companies and banks not on interest.  Deposited in trust companies and banks on interest.  Agents' balances representing business written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages.  \$ Interest accrued on bonds  Interest accrued on other assets.	\$ 195,000.00 4,016,302.55 920.19 179,560.34 100.000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42 12,615.33	4,917,716.97 4,917,716.97
LEDGER ASSETS.  Mortgage loans on real estate \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office Deposited in trust companies and banks not on interest Deposited in trust companies and banks on interest Agents' balances representing business written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages. \$ Interest accrued on other assets.  Total interest accrued on other assets.	\$ 195,000.00 4,016,302.55 920.19 179,560.34 100.000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42 12,615.33	4,917,716.97 4,917,716.97 22,126.58
LEDGER ASSETS.  Mortgage loans on real estate \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office Deposited in trust companies and banks not on interest Deposited in trust companies and banks on interest.  Agents' balances representing business written subsequent to October 1, 1907.  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages. \$ Interest accrued on bonds Interest accrued on other assets.  Total interest accrued.  Gross assets.	\$ 195,000.00 4,016,302.55 920.19 179,560.34 100.000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42 12,615.33	4,917,716.97 4,917,716.97 22,126.58
LEDGER ASSETS.  Mortgage loans on real estate \$  Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72  Cash in company's office beposited in trust companies and banks not on interest.  Deposited in trust companies and banks on interest.  Agents' balances representing business written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages.  Interest accrued on other assets.  Total interest accrued on other assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October	\$ 195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42 12,615.33	4,917,716.97 4,917,716.97 22,126.58
LEDGER ASSETS.  Mortgage loans on real estate \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office Deposited in trust companies and banks not on interest Deposited in trust companies and banks on interest.  Agents' balances representing business written subsequent to October 1, 1907.  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages. \$ Interest accrued on bonds Interest accrued on other assets.  Total interest accrued.  Gross assets.	\$ 195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42 12,615.33	4,917,716.97 4,917,716.97 22,126.58
LEDGER ASSETS.  Mortgage loans on real estate. \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office Deposited in trust companies and banks not on interest. Deposited in trust companies and banks on interest. Agents' balances representing business written subsequent to October 1, 1907. Agents' balances representing business written prior to October 1, 1907. Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages. \$ Interest accrued on bonds Interest accrued on other assets.  Total interest accrued.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907.  \$ BOOK value of ledger assets over market value, viz.:	\$ 195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42 12,615.33 \$ \$ 3,714.20	4,917,716.97 4,917,716.97 22,126.58
LEDGER ASSETS.  Mortgage loans on real estate. \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office. Deposited in trust companies and banks not on interest. Deposited in trust companies and banks on interest. Agents' balances representing business written subsequent to October 1, 1907. Agents' balances representing business written prior to October 1, 1907. Total ledger assets, as per balance.  NON-LEDGER ASSETS. Interest accrued on mortgages. \$ Interest accrued on other assets.  Total interest accrued. Gross assets.  DEDUCT ASSETS NOT ADMITTED. Agents' balances representing business written prior to October 1, 1907. \$ Book value of ledger assets over market value, viz.: Bonds and stocks.	\$ 195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42 12,615.33 \$ 3,714.20 609,340.55	4,917,716.97 4,917,716.97 22,126.58 4,939,843.55
LEDGER ASSETS.  Mortgage loans on real estate. \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office Deposited in trust companies and banks not on interest. Deposited in trust companies and banks on interest. Agents' balances representing business written subsequent to October 1, 1907. Agents' balances representing business written prior to October 1, 1907. Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages. \$ Interest accrued on bonds Interest accrued on other assets.  Total interest accrued.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907.  \$ BOOK value of ledger assets over market value, viz.:	\$ 195,000.00 4,016,302.55 920.19 179,560.34 100,000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42 12,615.33 \$ 3,714.20 609,340.55	4,917,716.97 4,917,716.97 22,126.58 4,939,843.55
LEDGER ASSETS.  Mortgage loans on real estate. \$ Book value of bonds, excluding interest, \$709,009.83; stocks, \$3,307,292.72 Cash in company's office. Deposited in trust companies and banks not on interest. Deposited in trust companies and banks on interest. Agents' balances representing business written subsequent to October 1, 1907. Agents' balances representing business written prior to October 1, 1907. Total ledger assets, as per balance.  NON-LEDGER ASSETS. Interest accrued on mortgages. \$ Interest accrued on other assets.  Total interest accrued. Gross assets.  DEDUCT ASSETS NOT ADMITTED. Agents' balances representing business written prior to October 1, 1907. \$ Book value of ledger assets over market value, viz.: Bonds and stocks.	\$ 195,000.00 4,016,302.55 920.19 920.19 179,560.34 100,000.00 422,219.69 3,714.20 \$ 3,670.83 5,840.42 12,615.33 \$ 3,714.20 609,340.55	4,917,716.97 4,917,716.97 22,126.58 4,939,843.55

## LIABILITIES.

LIABILITIES.	
Gross losses adjusted and unpaid, not yet due\$ 5,489.09	
Gross claims for losses in process of adjustment or in suspense, in-	
cluding all reported and supposed losses	
Gross claims for losses resisted 18,800.00	
Total\$ 174,003.44	
Deduct reinsurance due or accrued. 14,417.72	
	**** **** ***
Net amount of unpaid losses and claims\$	159,585.72
Gross premiums (less reinsurance) received and receivable upon	
all unexpired fire risks running one year or less from date of	
policy, including interest premiums on perpetual fire risks, \$2,183,556.63; unearned premiums (fifty per cent.)\$ 1,091,778.31	
Gross premiums (less reinsurance) received and receivable upon all	
unexpired fire risks running more than one year from date of	
policy, \$3,944,421,94; unearned premiums (pro rata)	
Total unearned premiums as computed above	2,632,047.97
Cash dividends remaining unpaid to stockholders	65.00
Total amount of all liabilities, except capital\$	2,791,698.69
Capital actually paid up in cash\$ 750,000.00	
Surplus over all liabilities 785,090.11	
Surplus as regards policyholders	1,535,090.11
Total liabilities\$	4,326,788.80
Total habitutes	1,020,100.00
RISKS AND PREMIUMS.	
	Gross Pre-
	im Thereon.
In force on the 31st day of December, 1906. \$482,282,054.00 \$	5,095,463.84
Written or renewed during the year 357,733,443.00	4,081,852.23
Total\$ 840,015,497.00 \$	9,177,316.07
Deduct those expired and marked off as terminated 325,857,084.00	3,751,500.28
In force at end of the year \$ 514,158,413.00 \$	5,425,815.79
Deduct amount reinsured45,781,970.00	389,615.54
Net amount in force \$ 468,376,443.00 \$	5,036,200.25
Net amount in force	0,000,200.20
PROLITICAL AND OF THE PIECE AND DECIMENS	
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Pre- miums Charged,	Amount of
Year Amount Less Rein-	Premium
Written, Term, Covered, surance, Fraction Unearned.	Unearned.
In 19071 year or less_\$ 171,161,189.00 \$ 2,183,556.63 One-half\$	1,091,778.31
In 19062 years 1,912,859.00 20,175.75 One-fourth	5,043.94
In 19072 years 1,912,531.00 22,613.48 Three-fourths	16,960.11
In 19053 years 63,084,168.00 543,122.01 One-sixth	90,520.33
In 19063 years 72,871,595.00 663,352.79 One-half	331,676.39
In 19073 years 82,377,812.00 746,134.13 Five-sixths	621,778.45
In 1904. 4 years. 806,595.00 8,410.89 One-eighth In 1905. 4 years. 996,899.00 9,245.57 Three-eighths	1,051.36 3,467.07
In 19054 years	6,870.75
In 19074 years	9,175.39
In 19035 years11,093,071.00 121,247.23 One-tenth	12,124.72
In 19045 years 11,938,071.00 121,247.25 One-tenth	42.294.97
In 19055 years 13,582,932.00 158,049.80 One-half	79,024.90
In 19065 years 16,298,144.00 188,825.65 Seven-tenths	132,177.95
In 19075 years 18,473,246.00 209,003.70 Nine-tenths	188,103.33
Total\$ 468,376,443.00 \$ 5,036,200.25 \$	2,632,047.97
A O COL	2,002,011.37

5.656.08

17.81 5,701.21

898.50

3,997.00

#### GENERAL INTERROGATORIES.

Largest amount written on any one nazard	150,000.00
Total amount of the company's stock owned by the directors at par value	295,650.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year—fire	1,371,904.24
=	
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	YEAR.
	Fire Risks.
Risks written	\$ 3,880,599.00
Premiums received	27,905.26
Losses paid	
Losses incurred.	10,841.27
Losses now unpaid	2 265 09

## NORFOLK FIRE INSURANCE CORPORATION.

Incorporated August, 1904.

Commenced Business August, 1905.

CHARLES M. BARNETT, President.

E. P. CROCKETT, Secretary.

NORMAN BELL, JR., Treasurer.

Home Office, 90 Plume Street, Norfolk, Virginia.

## CAPITAL STOCK. Amount of capital paid up in cash, \$100,850.00.

Amount of ledger assets (as per balance) December 31 of previous year	\$	144,240.98
INCOME.  Gross premiums	Fire, 29,584,24	
Deduct reinsurance, rebate, abatement and return premiums.	6,358.98	
Received for premiums (other than perpetual)  Gross interest on collateral loans. \$ Gross interest on bonds and dividends on stocks.	.96	23,225.26
Gross interest on deposits		
Total gross interest  Gross profit on sale or maturity of ledger assets  Reinsurance commissions		4,481.67 5.00 250.80
Total income	8	27,962.73
Sum of both amounts	\$	172,203.71
DISBURSEMENTS.	Fire.	
Gross amount paid policyholders for losses\$		

Deduct amount received for reinsurance in other companies _____ 1,142.94

Commission or brokerage

Salaries, fees and all other charges of officers, directors, trustees and home office

employees_____

Net amount paid policyholders for losses ______ Expense of adjustment and settlement of losses _____

· ·		
Rents		412.50
Advertising, printing and stationery		1,620.98
Postage, telegrams, telephone and express		317.16
Legal expenses		500.00
Furniture and fixtures.		69.40
Maps, including corrections		262.80
Underwriters' boards and tariff associations		134.49
Fire department, fire patrol and salvage corps assessments, fees, tax	tes and ex-	
penses		31.24
Insurance Department licenses and fees		1,000.58
All other licenses, fees and taxes		905.92
Office expenses		73.65
Reports and periodicals		117.30
Stock registration		85.00
Miscellaneous		76.51
Stationery, etc., of People's Co.		274.60
Fire losses of Republic Co.		300.00
Total disbursements		22,452.73
		140 770 00
Balance		149,750.98
LEDGER ASSETS.		
	-04 00# 00	
Book value of bonds, excluding interest\$	101,835.00	
Cash in company's office  Deposited in trust companies and banks not on interest	1,302.91	
	36,710.31	
Deposited in trust companies and banks on interest	30,710.31	
October 1, 1907	6,308.77	
Agents' balances representing business written prior to October	0,308.77	
1, 1907	107.08	
Furniture and fixtures	1,587.03	
Total ledger assets, as per balance	8	149,750.98
NON-LEDGER ASSETS.		
Interest accrued on bonds		734.16
Gross assets	•	150,485.14
		150,455.14
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures and safes	1,587.03	
Agents' balances representing business written prior to October		
1, 1907	107.08	
Total		1,694.11
m		148,791.03
		195,791.00
Total admitted assets		
Total admitted assets	=	
LIABILITIES.	=	
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, in-	_	
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	1,225.52	
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$  Net amount of unpaid losses and claims.	1,225.52	1,225.52
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance received and receivable upon	1,225.52	1,225.52
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	1,225.52	1,225.52
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks.	1,225.52	1,225.52
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,952.45; unearned premiums (fifty per cent.). \$	1,225.52	1,225.52
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	1,225.52	1,225.52
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,952.45; unearned premiums (fifty per cent.).  \$ Gross premiums (ess reinsurance) received and receivable upon all unexpired fire risks running more than one year from date	1,225.52 8 8,976.22	1,225.52
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	1,225.52	1,225.52
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,952.45; unearned premiums (fifty per cent.).  \$ Gross premiums (ess reinsurance) received and receivable upon all unexpired fire risks running more than one year from date	1,225.52 	1,225.52
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,952.45; unearmed premiums (fifty per cent.). \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$7,629.34; unearned premiums (pro rata)	1,225.52 	
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	1,225.52 	14,392.20

Capital actually paid up in cash Surplus over all liabilities			
Surplus as regards policyholders		8	128,452.55
Total liabilities		8	148,791.03
RISKS AND PREMIUMS.		C	ross Pre-
	Fire Risks.		
In force on the 28th day of February, 1907\$	498,543.00	8	8,838.61
Written or renewed during the year			
Total\$	2,583,400.00		
Deduct those expired and marked off as terminated	915,037.00		11,200.45
In force at end of the year\$	1,668,368.00	\$	27,222.40
Deduct amount reinsured	114,187.00		1,640.61
Net amount in force\$	1,554,181.00	\$	25,581.79
		-	

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount Covered.	Gross I miums Cho Less Res surance	arged,	Fraction Unearned.	Amount of Premium Unearned.
In 19071 year or less\$	1,094,501.00	\$ 17,	952.45	One-half\$	8,976.22
In 19053 years	42,550.00		565,45	One-sixth	94.24
In 19063 years	89,410.00	1,	469.21	One-half	734.60
In 19073 years	239,835.00	3,	847.73	Five-sixths	3,206.45
In 19055 years	3,500.00		59.25	One-tenth	29.62
In 19065 years	33,515.00		839.30	Three-tenths	587.51
In 19075 years	50,870.00		848.40	One-half	763.56
Total\$	1,554,181.00	\$ 25,	581.79	\$	14,392.20

## GENERAL INTERROGATORIES

GENERAL INTERCOGNITION	
Largest amount written on any one hazard\$	15,500.00
Total amount of the company's stock owned by the directors at par value	26,050.00
Total amount loaned to directors or other officers.	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year—fire	5,656.08

# BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR. Fire Risks Fire Risks Risks written. \$ 71,597.00 Premiums received. 1,253.88

# NORTHERN INSURANCE COMPANY.

Incorporated October 22, 1897.

Commenced Business October 25, 1897.

Leander N. Lovell, President.

James Marshall, Secretary.

Home Office, 50-52 Pine Street, New York City, N. Y.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$350,000,00.

Amount of ledger assets (as per balance) December 31 of previous year	892,560.77
INCOME.	
Fire.	
Gross premiums	
Deduct reinsurance, rebate, abatement and return premiums 180,632.07	
Received for premiums (other than perpetual)	545,440.91
Gross interest on bonds and dividends on stocks \$34,065.75	
Gross interest on deposits	
Gross interest from all other sources 3 600 00	
Gross rents from company's property 54.66	
Total gross interest and rents	37,922.65
Gross profit on sale or maturity of ledger assets, viz.:	01,022.00
Stocks	156.25
Gross increase in book value of ledger assets, viz.:	100,00
Bonds	
Stocks	
1,000.00	2,053.09
Total income	585,572.90
Sum of both amounts	1,478,133.67
PAGE MANAGEMENT	
DISBURSEMENTS. Fire.	
Gross amount paid policyholders for losses (including \$27,493.66	
occurring in previous years) 283,373.94	
Deduct amount received for salvage, \$1,274 61; and for reinsurance	
in other companies, \$32,799.30	
	249.300.03
Net amount paid policyholders for losses	249,300.03 17,500.00
Net amount paid policyholders for losses Paid stockholders for interest or dividends	17,500.00
Net amount paid policyholders for losses	
Net amount paid policyholders for losses Paid stockholders for interest or dividends	17,500.00
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Salaries, fees and all other charges of officers, directors, trustees and home office	17,500.00 198,297.11
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage  Salaries, fees and all other charges of officers, directors, trustees and home office employees  Rents	17,500.00 198,297.11 105.00
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage Salaries, fees and all other charges of officers, directors, trustees and home office employees  Rents Advertising	17,500.00 198,297.11 105.00 4,000.00
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage  Salaries, fees and all other charges of officers, directors, trustees and home office employees  Rents	17,500,00 198,297.11 105.00 4,000.00 5.60
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage Salaries, fees and all other charges of officers, directors, trustees and home office employees  Rents Advertising Underwriters' boards and tariff associations	17,500,00 198,297.11 105.00 4,000.00 5.60
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Salaries, fees and all other charges of officers, directors, trustees and home office employees.  Rents.  Advertising.  Underwriters' boards and tariff associations.  Fire department, fire patrol and salvage corps assessments, fees, taxes and	17,500.00 198,297.11 105.00 4,000.00 5.60 2,066.35
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage Salaries, fees and all other charges of officers, directors, trustees and home office employees Rents Advertising Underwriters' boards and tariff associations  Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	17,500,00 198,297.11 105.00 4,000.00 5.60 2,066.35 7,165.96
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage Salaries, fees and all other charges of officers, directors, trustees and home office employees Rents Advertising Underwriters' boards and tariff associations  Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses Inspections and surveys.  State taxes on premiums. Insurance Department licenses and fees.	17,500.00 198,297.11 105.00 4,000.00 5.60 2,066.35 7,165.96 484.67
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Salaries, fees and all other charges of officers, directors, trustees and home office employees.  Rents.  Advertising.  Underwriters' boards and tariff associations.  Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.  Inspections and surveys.  State taxes on premiums.	17,500.00 198,297.11 105.00 4,000.00 5.60 2,066.35 7,165.96 484.67 8,771.23
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Salaries, fees and all other charges of officers, directors, trustees and home office employees.  Advertising.  Underwriters' boards and tariff associations.  Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.  Inspections and surveys.  State taxes on premiums.  Insurance Department licenses and fees.  All other licenses, fees and taxes.  Gross loss on sale or maturity of ledger assets, viz.:	17,500,00 198,297,11 105,00 4,000,00 5,60 2,066,35 7,165,96 484,67 8,771,23 2,532,32
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Salaries, fees and all other charges of officers, directors, trustees and home office employees.  Rents.  Advertising.  Underwriters' boards and tariff associations.  Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.  Inspections and surveys.  State taxes on premiums.  Insurance Department licenses and fees.  All other licenses, fees and taxes.  Gross loss on sale or maturity of ledger assets, viz.:  Bonds.  \$ 577.50	17,500,00 198,297,11 105,00 4,000,00 5,60 2,066,35 7,165,96 484,67 8,771,23 2,532,32
Net amount paid policyholders for losses.  Paid stockholders for interest or dividends.  Commission or brokerage.  Salaries, fees and all other charges of officers, directors, trustees and home office employees.  Advertising.  Underwriters' boards and tariff associations.  Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.  Inspections and surveys.  State taxes on premiums.  Insurance Department licenses and fees.  All other licenses, fees and taxes.  Gross loss on sale or maturity of ledger assets, viz.:	17,500,00 198,297,11 105,00 4,000,00 5,60 2,066,35 7,165,96 484,67 8,771,23 2,532,32

Gross decrease in book value of ledger assets, viz.:  Bonds Stocks		
Auditing	>	16,334.74 262.50
Agents' surety bonds		134.67
Safe deposit rental		55.00
Total disbursements	8	507,992.68
Balance	\$	970,140.99
LEDGER ASSETS.	_	
Book value of bonds, excluding interest, \$414,650; stocks, \$453,475\$ Deposited in trust companies and banks not on interest.  Agents' balances representing business written subsequent to October 1, 1907.	26,329.32	
Total ledger assets, as per balance	\$	970,140.99
NON-LEDGER ASSETS.		
Interest due on bonds	1,275.00 300.00	
Total interest due		1,575.00
Gross assets	\$	971,715.99
DEDUCT ASSETS NOT ADMITTED.		
Book value of ledger assets over market value, viz.;		
Bonds and stocks		66,825.00
		66,825.00 904,890.99
Bonds and stocks		
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, in-	8	
Bonds and stocks		
Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  \$ Gross claims for losses resisted.	30,390.28 1,450.00	
Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  \$\$\$	30,390.28	
Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  \$ Gross claims for losses resisted  Total  Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.	30,390.28 1,450.00 31,840.28 2,067.48	
Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  \$ Gross claims for losses resisted.  Total.  \$ Deduct reinsurance due or accrued.	30,390.28 1,450.00 31,840.28 2,067.48	904, 890. 99
Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total.  Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$368,003.20; uncarned premiums (fifty per cent.).  \$\$	30,390,28 1,450,00 31,840,28 2,067,48	904, 890. 99
Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total.  Sequence of the sequence of	30,390,28 1,450,00 31,840,28 2,067,48	904, 890. 99
Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total.  Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$368,003.20; uncarned premiums (fifty per cent.).  \$\$	30,390.28 1,450.00 31,840.28 2,067.48 	904, 890. 99
Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total.  Seduct reinsurance due or accrued.  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$368,003.20; uncarned premiums (fifty per cent.).  \$Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date	30,390 28 1,450 00 31,840 28 2,067.48 \$ 184,001.60	904, 890. 99
Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total	30,380 25 1,450,00 31,840 25 2,067.48 \$ 184,001.60 233,050.11	904,890.99 29,772.80 417,051.71
Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total.  Sequence of the sequence of accrued.  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums (nfty per cent.).  \$368,003.20; unearned premiums (ifty per cent.).  \$368,003.20; unearned premiums (or received and receivable upon all unexpired fire risks running more than one year from date of policy, \$401,212.20; unearned premiums (pro rata).  Total unearned premiums as computed above.  Reinsurance premiums.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  \$Surplus over all liabilities.	30,390 28 1,450 00 31,540 28 2,067.48 \$ 184,001.60 233,050.11 \$ \$ \$350,000.00 103,542.14	904,890.99 29,772.80 417,051.71 4,524.34 451,348.85
Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total	30,390 28 1,450 00 31,840,28 2,667.48 .\$ 184,001.60 233,050.11	904,890.99 29,772.80 417,051.71 4,524.34

## RISKS AND PREMIUMS.

	Fire Risks.	Gross Pre- miums Thereon	
In force on the 31st day of December, 1906	69,246,501.00	\$ 735,436.2	8
Written or renewed during the year	70,241,178.00	545,440.9	1
Total \$  Deduct those expired and marked off as terminated	139,487,679.00 66,342,759.00		
In force at end of the year	73,144,920.00 4,512,318.00		
Net amount in force		\$ 769,215.40	

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written, Term,	Amount Covered,	Gross Pre- miums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less \$	35,862,717.00	\$ 368,003.20	One-half\$	184,001.60
In 19062 years	487,576.00	4,273.19	One-fourth	1,068.29
In 19072 years	410,731.00	5,707.28	Three-fourths	4,280.46
In 19053 years	6,522,314.00	61,457.15	One-sixth	10,242.86
In 19063 years	9,708,728.00	81,650.94	One-half	40,825.47
In 19073 years	7,024,557.00	118,759.88	Five-sixths	98,966.56
In 19044 years	155,238.00	1,960.53	One-eighth	245.07
In 1905 4 years	611,835.00	5,929.34	Three-eighths	2,223.51
In 1906 4 years	221,730.00	2,004.22	Five-eighths	1,252.65
In 1907 4 years	125,532.00	2,189.06	Seven-eighths	1,915.43
In 19035 years	951,932.00	14,241.07	One-tenth	1,424.11
In 19045 years	942,598.00	13,707.91	Three-tenths	4,112.37
In 19055 years	1,452,725.00	18,935.97	One-half	9,467.99
In 19065 years	2,447,837.00	28,880.55	Seven-tenths	20,216.38
In 19075 years	1,537,152.00	39,087.26	Nine-tenths	35,178.54
Over 5 years	169,400.00	2,427.85	Pro rata	1,630.42
Total\$	68,632,602.00	\$ 769,215.40	8	417,051.71

## GENERAL INTERROGATORIES.

25,000.00
158,600.00
None
None
242,105.04

# BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written\$	133,427.00
Premiums received	1,506.31
Losses paid	578.10
Losses incurred	584.60
Losses now unpaid	

## NORTH RIVER INSURANCE COMPANY.

Incorporated February 22, 1822.

Commenced Business March 22, 1822.

WM. E. HUTCHINS, President.

FREDERICK H. CRUM, Secretary.

Fire.

Home Office, 93-97 William Street, New York City, N. Y.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$350,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	8	1,786,725.17
INCOME.	Tidos.	
	Fire.	
Gross premiums\$		
Deduct reinsurance, rebate, abatement and return premiums	1,210,622.77	
Received for premiums (other than perpetual)		1,494,883.27
Gross interest on mortgage loans\$	9,499.50	
Gross interest on collateral loans	106.93	
Gross interest on bonds and dividends on stocks	17,755.00	
Gross interest on deposits	6,957.65	
Gross interest from all other sources	119.98	
Gross rents from company's property, including \$13,209.96 for com-		
pany's occupancy of its own buildings.	81,732.59	
Total gross interest and rents		116, 171.65
Gross increase in book value of ledger assets, viz.:		

Real estate 1 310 07

		2,020101
Total income	8	1,612,365.89
Sum of both amounts	s	3.399.091.06

### DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$108,052,58

occurring in previous years) \$1,041,341.45	
Deduct amount received for salvage, \$17,186.03; and for reinsurance	
in other companies, \$222,013.88239,199.91	
Net amount paid policyholders for losses	802, 141, 54
Expense of adjustment and settlement of losses	12,212.32
Boid stoolsholdow for interest or dividends (amount declared during the week	

Paid stockholders for interest or dividends (amount declared during the year,	
\$35,000)	37,350.00
Commission or brokerage	356,240.99
Salaries (\$17,682.90) and expenses (\$30,487.44) of special and general agents	48,170.34
Salaries, fees and all other charges of officers, directors, trustees and home office	
amplayeas	97 000 00

Rents	13,209.96
Advertising, \$719.28; printing and stationery, \$12,792.53	13,511.81
Postage, telegrams, telephone and express.	7,905.72
Legal expenses	3,353.29
Furniture and fixtures	4,985.85
Maps, including corrections	4,733.15
Underwriters' boards and tariff associations	7,620.38
Fire department fire natral and calvage corns assessments fees taxes and	

e department, fire patrol and salvage corps assessments, fees, taxes and expenses ..... 9,489.29 Inspections and surveys : 4.439.90

Repairs and expenses (other than taxes) on real estate	\$	29,829.00
Taxes on real estate		14,569.13
State taxes on premiums		24,880.83
Insurance Department licenses and fees.		3,540.55
All other licenses, fees and taxes		5,410.84
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		7,767.30
Bank exchange		908.89
Miscellaneous expenses		3,412.32
Total disbursements		1,503,346.08
Balance		1,895,744.98
	_	
LEDGER ASSETS.		
Book value of real estate\$	524,649.68	
Mortgage loans on real estate	192,800.00	
Loans secured by pledge of bonds, stocks or other collaterals	23,000.00	
Book value of bonds, excluding interest, \$405,427.55; stocks,		
\$217,450	622,877.55	
Deposited in trust companies and banks on interest	160,200.67	
Agents' balances representing business written subsequent to		
October 1, 1907	229,213.62	
Agents' balances representing business written prior to October		
1, 1907	5,187.98	
Office premiums written subsequent to October 1, 1907	124,497.53	
Office premiums written prior to October 1, 1907	13,317.95	
Total ledger assets, as per balance	\$	1,895,744.98
NON-LEDGER ASSETS.		
Interest accrued on mortgages	3,131.47	
Interest accrued on bonds	1,796.65	
Interest accrued on collateral loans	343.05	
Rents accrued on company's property or lease.	5,941.18	
Total interest and rents accrued.		11,212.35
Market value of real estate over book value		85,350.32
Reinsurance due on losses paid		647.34
	Politica	
Gross assets.	8	1,992,954.99
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October	10 505 00	
1, 1907\$  Book value of ledger assets over market value, viz.:	18,505.93	
Bonds and stocks	66.952.55	
_		
Total		85,458.48
Total admitted assets	2	1.907.496.51
	_	
LIABILITIES.		
Gross losses adjusted and unpaid, not yet due\$	22,195.61	
Gross claims for losses in process of adjustment or in suspense, in-	201100:01	
cluding all reported and supposed losses.	112.505.20	
Gross claims for losses resisted	10,177.00	
_		
Total	144,877.81 30,466.10	
Deduct reinsurance due or accrued		
Net amount of unpaid losses and claims	\$	114,411.71

2,168,551.15

Gross premiums (less reinsurance) received and receivable upon	
all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks,	
\$1,256,922.63; unearned premiums (fifty per cent.)\$ 628,461.32 Gross premiums (less reinsurance) received and receivable upon	
all unexpired fire risks running more than one year from date	
of policy, \$911,628.52; unearned premiums (pro rata) 494,251.26	
Total unearned premiums as computed above	1,122,712.58
Interest due or accrued on borrowed money	1,900.00
Cash dividends remaining unpaid to stockholders	4,492.50
State, county and municipal taxes due or accrued	12,500.00
Commissions, brokerage and other charges due or to become due to agents and	
brokers	26,402.56
Return premiums	3,885.30
Total amount of all liabilities, except capital	1,286,304.65
Capital actually paid up in eash \$350,000.00	
Surplus over all liabilities 271,191.86	
Surplus as regards policyholders.	621,191.86
Total liabilities	1,907,496.51
RISKS AND PREMIUMS.	Gross Pre-
	ims Thereon.
In force on the 31st day of December, 1906\$ 224,535,058.00 \$	2,501,477.47
Written or renewed during the year 242,185,182.00	2,705,506.04
Total\$ 466,720,240.00 \$	5,206,983.51
Deduct those expired and marked off as terminated 207,417,638.00	2,381,956.01

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

In force at end of the year. \$ 259,302,602.00 \$ 2,825,027.50

Deduct amount reinsured. 62,127,799.00 656,476.35 Net amount in force \$ 197,174,803.00 \$

Year Written. Term.	Amount Covered.	mi	Gross Pre- ums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less \$	102,651,922.00	8	1,256,922.63	One-half \$	628,461.32
In 19062 years	231,098.00		4,383.46	One-fourth	1,095.86
In 19072 years	612,589.00		6,779.56	Three-fourths	5,084.67
In 19053 years	23,361,378.00		199,712.97	One-sixth	33,285.49
In 19063 years	25,842,666.00		231,074.32	One-half	115,537.16
In 19073 years	30,430,567.00		278,028.80	Five-sixths	231,690.67
In 19044 years	53,284.00		485.86	One-eighth	60.73
In 1905 4 years	70,891.00		610.30	Three-eighths	228.87
In 19064 years	119,033.00		738,57	Five-eighths	461.61
In 19074 years	251,000.00		2,227.55	Seven-eighths	1,949.11
In 19035 years	1,584,347.00		21,657.73	One-tenth	2,165.77
In 19045 years	2,300,602.00		31,935.91	Three-tenths	9,580.77
In 19055 years	3,099,660.00		43,727.58	One-half	21,863.79
In 19065 years	3,617,719.00		49,632.82	Seven-tenths	34,973.97
In 19075 years	2,948,047.00		40,303.09	Nine-tenths	36,272.79
Total	197,174,803.00	\$	2,168,551.15	8	1,122,712.58

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard	.\$ 50,000.00
Total amount of the company's stock owned by the directors at par value	_ 156,525.00
Total amount loaned to directors or other officers	. None
Total amount loaned to stockholders not officers.	9,000.00
Losses incurred during the year—fire	798,146.67

## BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

DUSTALES IN THE STATE OF MORTH CARCOLLING PORTION	ALL A LIVERS
	Fire Risks.
Risks written	\$ 1,389,500.00
Premiums received.	28,652.30
Losses paid	9,603.70
Losses incurred.	9,700.18
Losses now unpaid.	96.48

## ORIENT INSURANCE COMPANY.

Incorporated June 28, 1867.

Commenced Business January, 1872.

ARCHIBALD G. McIlwaine, Jr., President.

HENRY W. GRAY, JR., Secretary.

Home Office, 20-22 Trinity Street, Hartford, Conn.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year ______\$ 2,029,435.90

INCOME.		
	Fire.	
Gross premiums8	1,883,894.60	
Deduct reinsurance, rebate, abatement and return premiums	554,816.32	
Received for premiums (other than perpetual)		1,329,078.28
Gross interest on bonds and dividends on stocks\$	61,451.78	
Gross interest on deposits	3,094.25	
Gross interest from all other sources.	169.64	
Gross rents from company's property, including \$3,939.50 for com-		
pany's occupancy of its own buildings	9,000.00	
Total gross interest and rents		73,715.67
Total income.		1,402,793.95
Sum of both amounts	\$	3,432,229.65

## DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$111,966.55	2 17 61
occurring in previous years)\$	787,506.82
Deduct amount received for salvage, \$8,366.80; and for reinsurance	
in other companies, \$195,709.34	204,076.14
-	

Net amount paid policyholders for losses.	583,430.68
Expense of adjustment and settlement of losses	27,935.37
Commission or brokerage	283,390.97
Allowances to local agencies for miscellaneous agency expenses.	814.31
Salaries (\$28.961.74) and expenses (\$19.052.28) of energial and general agents	40 015 00

Rents, including \$3,939.50 for company's occupancy of its own building	gs\$	6,922.85
Advertising, \$5,525.77; printing and stationery, \$7,680.56		13,206.33
Postage, telegrams, telephone and express		9,425,59
Legal expenses.		118.75
Furniture and fixtures.		328.85
Maps, including corrections		2.057.72
Underwriters' boards and tariff associations		16,532.93
Fire department, fire patrol and salvage corps assessments, fees,		101001100
expenses		12.627.97
Inspections and surveys		4,655.55
Repairs and expenses (other than taxes) on real estate		2,770.82
Taxes on real estate		4,200.00
State taxes on premiums		18,459.91
Insurance Department licenses and fees.		8,758.30
All other licenses, fees and taxes		4,946.07
Gross loss on sale or maturity of ledger assets, viz.:	,	21020.01
· Bonds\$	4,811,44	
Stocks		
_	1,101100	6,303.09
Office expenses and supplies		4,315.40
Traveling		1,509.30
Subscriptions		350.22
Exchange		810.55
Total disbursements	2	1,112,197.89
	_	
Balance		2,320,031.76
LEDGER ASSETS.		
Book value of real estate	167,686.38	
Book value of bonds, excluding interest, \$1,664,789.37; stocks,	107,000.00	
	1.731.176.97	
Cash in company's office	5,457.33	
Deposited in trust companies and banks on interest	209.717.52	
Agents' balances representing business written subsequent to		
October 1, 1907	197,585.38	
Agents' balances representing business written prior to October		
1, 1907	3,727.04	
Bills receivable, taken for fire risks	4,076.37	
Balance due from other companies.	604.77	
_		2 000 004 70
Total ledger assets, as per balance	***************************************	2,320,031.76
NON-LEDGER ASSETS.		
Interest due (\$17,518.50) and accrued (\$7,269.17) on bonds\$	24.787.67	
Interest accrued on other assets		
_		
Total interest due and accrued		25,132.03
Commissions on unpaid reinsurance		1,878.08
Reinsurance due on paid losses		7,920.73
Due from London and Lancashire Fire Insurance Co.		28,661.87
Gross assets	8	2,383,624.47
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October		
1, 1907\$		
	3,727.04	
Bills receivable, past due, taken for marine, inland and fire risks		
Bills receivable, past due, taken for marine, inland and fire risks Book value of ledger assets over market value, viz.;		
Book value of ledger assets over market value, viz.:	3,173.73	
Book value of ledger assets over market value, viz.:  Bonds and stocks	3,173.73 149,966.14	
Book value of ledger assets over market value, viz.:  Bonds and stocks.  Balances due from other companies.	3,173.73 149,966.14 4,212.02	101 070 02
Book value of ledger assets over market value, viz.;  Bonds and stocks.  Balances due from other companies.  Total.	3,173,73 149,966.14 4,212.02	161,078.93
Book value of ledger assets over market value, viz.:  Bonds and stocks.  Balances due from other companies.	3,173,73 149,966.14 4,212.02	

# LIABILITIES

HIADIDI III.	
Gross losses adjusted and unpaid (due, \$24,237; not yet due,	
\$1,000)\$ 25,237.00	-
Gross claims for losses in process of adjustment or in suspense, in- cluding all reported and supposed losses. 123,389,83	
cluding all reported and supposed losses. 123,389.83  Gross claims for losses resisted. 12,575.00	
Total\$ 161,201.83	
Deduct reinsurance due or accrued 25,349.76	
Net amount of unpaid losses and claims	\$ 135,852.07
Gross premiums (less reinsurance) received and receivable upon	
all unexpired fire risks running one year or less from date of	
policy, including interest premiums on perpetual fire risks,	
\$882,814.68; unearned premiums (fifty per cent.)\$ 441,407.34	t.
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date	
of policy, \$1,359,967.62; unearned premiums (pro rata) 738,915.24	
Total unearned premiums as computed above	
State, county and municipal taxes due or accrued	
Return premiums, \$816.65; reinsurance premiums, \$7,039.58.	7,856.23
Total amount of all liabilities, except capital	
Capital actually paid up in cash\$ 500,000.00	
Surplus over all liabilities	1
Surplus as regards policyholders.	879,824.32
Total liabilities	\$ 2,222,545.54
RISKS AND PREMIUMS.	Gross Pre-
	miums Thereon.
In force on the 31st day of December, 1906\$ 260,007,651.00	
Written or renewed during the year	1,883,894.60
	\$ 4,200,186.87
Deduct those expired and marked off as terminated	1,669,095.16
In force at end of the year \$ 222,810,293.00	\$ 2,531,091.71
Deduct amount reinsured 23,977,682.00	288,309.41
Net amount in force\$ 198,832,611.00	\$ 2,242,782.30
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Pre- miums Charged,	Amount of
Year Amount Less Rein-	Premium
Written. Term. Covered. surance. Fraction Unearned.	Unearned.
In 19071 year or less\$ 68,994,063.00 \$ 882,814.68 One-half	
In 19062 years	
In 1905	
In 19063 years	
	42,034.23
In 1907 3 years 35 556 622 00 345 229 07 Five-sixths	42,034.23 149,223.15
In 19073 years35,556,622.00 345,229.07 Five-sixths	42,034,23 149,223,15 287,691,23
In 19044 years 446,886.00 4,110.37 One-eighth	42,034.23 149,223.15 287,691.23 513.84
In 19044 years 446,886.00 4,110.37 One-eighth	42,034,23 149,223,15 287,691,23 513,84 2,152,52
In 19044 years	42,034,23 149,223,15 287,691,23 513,84 2,152,52 4,239,58
In 1904	42,034,23 149,223,15 287,691,23 513,84 2,152,52 4,239,58 6,057,45
In 1904	42,034,23 149,223,15 287,691,23 513,84 2,152,52 4,239,58 6,057,45 5,958,38 21,183,87
In 1904	42,034,23 149,223,15 287,691,23 513,84 2,152,52 4,239,58 6,037,45 5,958,3 21,183,87 42,618,98
In 1904   4 years   446,886.00   4,110.37   One-eighth   In 1905   4 years   568,053.00   5,740.08   Three-eighths   In 1906   4 years   669,407.00   6,783.38   Five-eighths   In 1907   4 years   764,772.00   6,622.79   Seven-eighths   In 1903   5 years   4,866,618.00   59,553.80   One-tenth   In 1904   5 years   5,913,096.00   70,612.92   Three-tenths   In 1905   5 years   6,881,273.00   85,237.97   One-half   In 1906   5 years   8,077,744.00   10,1562.65   Seven-tenths	42,034,23 149,223,15 287,691,23 513,84 2,152,52 4,239,58 6,037,45 5,958,38 21,183,87 42,618,98 71,093,85
In 1904	42,034,23 149,223,15 287,691,23 513,84 2,152,52 4,239,58 6,057,45 5,958,38 21,183,87 42,618,98 71,093,85
In 1904   4 years   446,886.00   4,110.37   One-eighth   In 1905   4 years   568,053.00   5,740.08   Three-eighths   In 1906   4 years   669,407.00   6,783.38   Five-eighths   In 1907   4 years   764,772.00   6,622.79   Seven-eighths   In 1903   5 years   4,866,618.00   59,553.80   One-tenth   In 1904   5 years   5,913,096.00   70,612.92   Three-tenths   In 1905   5 years   6,881,273.00   85,237.97   One-half   In 1906   5 years   8,077,744.00   10,1562.65   Seven-tenths	42,034,23 149,223,15 287,691,23 513,84 2,152,52 4,239,58 6,057,45 5,958,38 21,183,87 42,618,98 71,093,85
In 1904	42,034,23 149,223,15 287,691,23 513,84 2,152,52 4,239,58 6,057,45 5,958,38 21,183,87 42,618,98 71,093,85

Incorporated March, 1825.

R. DALE BENSON, President.

Commenced Business April, 1825.

W. GARDNER CROWELL, Secretary.

# GENERAL INTERROGATORIES. Largest amount written on any one hazard.....\$ 50,000.00

				YEAR.
				Fire Risks 869,660.
				10,678
				6,932.
 		 		6,9479
 	 			25.
			_	
	 			=

## CAPITAL STOCK. Amount of capital paid up in cash, \$750,000,00.

Home Office, 510 Walnut Street, Philadelphia, Pa.

Amount of ledger assets (as per balance) December 31 of previous year-	\$	6,417,083.09
INCOME.	. Fire.	
Gross premiums		
Received for premiums (other than perpetual)		3,221,150.99 43,004.21
Gross interest on mortgage loans\$  Gross interest on collateral loans	17,052.60 44,453,29 142,975.39 4,765.81 7,118.46	101001122
Total gross interest and rents		217.305.70
Total income	s	3, 481, 460, 90
Sum of both amounts	\$	9,898,543.99
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$499.069.34 occur-	Fire.	

Gross amount paid policyholders for losses (merdding \$150,005.54 occur-	
ring in previous years)\$	2,165,886.60
Deduct amount received for salvage, \$5,725.07; and for reinsurance in	
other companies, \$280,528.43	286,253.50
Not amount paid policyholders for losses	

Net amount paid policyholders for losses	1,879,633.10
Deposit premiums returned	42,614.54
Paid stockholders for interest or dividends	115,000,00

Commission or brokerage	\$	754, 312. 99
Allowances to local agencies for miscellaneous agency expenses		2,571.92
Salaries, fees and all other charges of officers, directors, trustees and		
employees		192,520.00
Rents		12,500.00
Advertising, \$4,952.76; printing and stationery, \$20,510.76		25,463.52
Postage, telegrams, telephone and express		17,491-24
Furniture and fixtures		2,468.78
Maps, including corrections		6,038.64
Underwriters' boards and tariff associations		11,456.18
Fire department, fire patrol and salvage corps assessments, fees, taxes as	nd expenses-	7,075.04
Repairs and expenses (other than taxes) on real estate		1,168.63
Taxes on real estate		3,031.62
State taxes on premiums		70,842.36
Insurance Department licenses and fees		8,648.67
All other licenses, fees and taxes		7,076.20
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate\$	2,171.80	
Bonds	6,212.50	
		8,384.30
Total disbursements		3, 168, 297, 73
P-1	_	2 500 042 02
Balance		6,730,246.26
LEDGER ASSETS.		
Book value of real estate	192,372.53	
Mortgage loans on real estate	252, 350.00	
Loans secured by pledge of bonds, stocks or other collaterals		
Book value of bonds, excluding interest, \$3,973,602.50; stocks, \$120,928.62-		
Cash in company's office	979.36	
Deposited in trust companies and banks on interest	177,341.67	
Agents' balances representing business written aubsequent to October		
1, 1907	562,016.24	
Agents' balances representing business written prior to October 1,		
1907	22,524.91	
Reinsurance reclaimable from Underwriters' Securities Corporation,		
secured by 84 per cent. of the capital stock of the Union Insurance		
Company deposited as collateral	387, 430, 43	
Total ledger assets, as per balance	9	6,730,246,26
a own reages who ever the per building construction of the per building construction of the period o		0, 100, 290, 20
NON-LEDGER ASSETS.		
Interest accrued on mortgages\$	2,456-16	
Interest accrued on bonds	56,593.29	
Interest accrued on collateral loans	8,050.96	
-		
Total interest accrued		67, 100. 41
Gross assets	s	6,797,346,67
•		
DEDUCT ASSETS NOT ADMITTED,		
Agents' halances representing business written prior to October 1, 1907.\$	22, 524, 91	
Loans on collateral	9,500.00	
Book value of ledger assets over market value, viz.:	21000100	
Real estate	47,872.53	
Bonds and stocks	255, 332, 12	
_		
Total		335,229.56
Total admitted assets		6, 462, 117, 11
	_	014024111-11

## LIABILITIES.

Gross losses adjusted and unpaid, not yet due\$ 12,521.8	1	
Gross claims for losses in process of adjustment or in suspense, includ-		
ing all reported and supposed losses 296, 912.1	8	
Gross claims for losses resisted 15.287.6	0	
Total	9	
Deduct reinsurance due or accrued	2	
Net amount of unpaid losses and claims	. \$	302, 296, 97
Gross premiums (less reinsurance) received and receivable upon all un-		0021200.01
expired fire risks running one year or less from date of policy, in-		
cluding interest premiums on perpetual fire risks, \$2,167,736.65; un-		-
earned premiums (fifty per cent.)\$ 1,083,868.3	3	
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running more than one year from date of policy,	_	
\$3,441,079.92; unearned premiums (pro rata)	2	
Total unearned premiums as computed above		2,881,204.95
Amount reclaimable by the insured on perpetual fire insurance policies, being 9		
per cent, of the premium or deposit received		913, 331, 22
Total amount of all liabilities, except capital		4,096,833-14
Capital actually paid up in cash		
Surplus over all liabilities1,615,283.9		
Surplus as regards policyholders	-	2,365,283.97
Total liabilities	-\$	6,462,117-11
	=	
RISKS AND PREMIUMS.		
Fire Risks.	miu	Gross Pre- ims Thereon
In force on the 31st day of December, 1906\$ 562,618,366.00		5,811,444.28
Written or renewed during the year 356, 100, 702.00		4, 149, 837-13
Total\$ 918,719,068.00	\$	9,961,281.41
Deduct those expired and marked off as terminated 325, 991, 537, 00	Y	3,875,329,90
In force at end of the year \$592,727,531.00	_	
Deduct amount reinsured 47,470,508.00	2	6,085,951.51 477,134.94
	_	
Net amount in force		5,608,816.57
Perpetual risks not included in above\$ 39,630,899.00		
Premiums on same		

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written, Term.	Amount Covered.	m	Gross Pre- iums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less \$	213, 223, 538.00	\$	2,167,736.65	One-half\$	1,083,868.33
In 1906 2 years	372,841.00		2,972.74	One-fourth	743.19
In 19072 years	434,085.00		3, 176-16	Three-fourths	2,382.12
In 19053 years	68,346,548.00		667,927.75	One-sixth	111,321.29
In 19063 years	72,754,669.00		758,381.22	One-half	379, 190-61
In 1907 3 years	75, 769, 059, 00		763,353.00	Five-sixths	636, 127, 50
In 19044 years	438, 525, 00		3,264.84	One-eighth	408.10
In 19054 years	380,998.00		3,576.57	Three-eighths	1,341.21
In 19064 years	538, 947, 00		4,895.04	Five-eighths	3,059.40
In 19074 years	602,898.00		5,945.70	Seven-eighths	5, 202, 49
In 19035 years	18,036,352.00		195,436.42	One-tenth	19,543.60
In 19045 years	19,876,932.00		218,580.83	Three-tenths	65, 574, 25

Year Amount Less Rein- Written, Term. Covered, surance, Fraction Unearne	Amount of Premium
Witten, 16th. Covered, saidnee. Praction Chedina	ed. Unearned.
In 1805 5 years	
In 1906 5 years 25,076,916.00 287,157.43 Seven-tenths	
In 19075 years 25,056,320.00 270,566.30 Nine-tenths	
Over 5 years 2,443,175.00 16,222.31 Pro rata	8,111.15
Total\$ 545,257,023.00 \$ 5,608,816.57	\$ 2,881,204.95
Perpetual risks 39,630,899.00 1,005,679.80	913,331.22
Grand total\$ 584,887,922.00 \$ 6,614,496.38	\$ 3,794,536.17
GENERAL INTERROGATORIES.	
Largest amount written on any one hazard	\$ 100,000.00
Total amount of the company's stock owned by the directors at par value	
Total amount loaned to directors or other officers	
Total amount loaned stockholders not officers	
Losses incurred during the year—fire	
and the state of t	
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	E YEAR.
	Fire Risks.
Risks written	
Premiums received	
Losses paid	12,906.54
Losses incurred	
Losses now unpaid	1,970.38
PETER COOPER FIRE INSURANCE COMP	PANY.
PETER COOPER FIRE INSURANCE COMPARISON (Commenced Business)	
	ss April 7, 1853.
Incorporated April 5, 1853. Commenced Busines	ss April 7, 1853.
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS.	ss April 7, 1853.
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS.	ss April 7, 1853.
Incorporated April 5, 1853.  MORTIMER J. ENNIS, President.  Orto B. CANDIDUS,  Home Office, 95 William Street, New York City, N. Y.	ss April 7, 1853.
Incorporated April 5, 1853.  MORTIMER J. ENNIS, President.  OTTO B. CANDIDUS, Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.  Amount of ledger assets (as per balance) December 31 of previous year.	ss April 7, 1853. Secretary.
Incorporated April 5, 1853.  Commenced Busines MORTIMER J. ENNIS, President.  OTTO B. CANDIDUS, Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.	ss April 7, 1853. Secretary.
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS,  Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.  Amount of ledger assets (as per balance) December 31 of previous year	ss April 7, 1853. Secretary.  \$\frac{430,240.77}{430,240.77}\$
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS,  Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.  Amount of ledger assets (as per balance) December 31 of previous year	ss April 7, 1852. Secretary.  \$ 430,240.77
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS, Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.  Amount of ledger assets (as per balance) December 31 of previous year  INCOME. Fire.  Gross premiums \$474.785  Deduct reinsurance, rebate, abatement and return premiums 163,008	ss April 7, 1852. Secretary.
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS,  Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.  Amount of ledger assets (as per balance) December 31 of previous year  INCOME. Fire.  Gross premiums 1874.785  Deduct reinsurance, rebate, abatement and return premiums 163,000  Received for premiums (other than perpetual).	ss April 7, 1853. Secretary.  \$\frac{430,240.77}{311.777.83}\$
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS,  Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.  Amount of ledger assets (as per balance) December 31 of previous year  INCOME.  Fire.  Gross premiums \$474,785  Deduct reinsurance, rebate, abatement and return premiums 163,000  Received for premiums (other than preptual)  Gross interest on mortgage loans \$ 125	ss April 7, 1853. Secretary.  \$\frac{430,240.77}{311.777.83}\$
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS,  Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.  Amount of ledger assets (as per balance) December 31 of previous year  INCOME.  Gross premiums . \$ 474.785  Deduct reinsurance, rebate, abatement and return premiums . \$ 163.008  Received for premiums (other than perpetual).  Gross interest on collateral loans . \$ 125  Gross interest on collateral loans . \$ 450.000	ss April 7, 1853. Secretary.  \$\frac{430,240.77}{311,777.83}\$  5.00  5.00
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS,  Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.  Amount of ledger assets (as per balance) December 31 of previous year  INCOME.  Gross premiums . \$ 474.785  Deduct reinsurance, rebate, abatement and return premiums . \$ 163.008  Received for premiums (other than perpetual).  Gross interest on collateral loans . \$ 125  Gross interest on collateral loans . \$ 450.000	ss April 7, 1853.  Secretary.  430,240.77  .84  .01   311.777.83  .00  .00  .00  .00
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS, Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.  Amount of ledger assets (as per balance) December 31 of previous year  INCOME.  Gross premiums \$ 474,785 Deduct reinsurance, rebate, abatement and return premiums \$ 163,000 Received for premiums (other than perpetual).  Gross interest on mortgage loans \$ 125 Gross interest on collateral loans \$ 45 Gross interest on collateral loans \$ 45 Gross interest on deposits \$ 255 Gross interest on deposits \$ 255	ss April 7, 1853.  Secretary.  430,240.77  .84 .01 311,777.83 .00 .00 .00 .00 .19
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS,  Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.  Amount of ledger assets (as per balance) December 31 of previous year  INCOME.  Fire.  Gross premiums \$474,785  Deduct reinsurance, rebate, abatement and return premiums 168,000  Received for premiums (other than preptual)  Gross interest on mortgage loans \$125  Gross interest on bodds and dividends on stocks 10,685  Gross interest on deposits 335  Total gross interest .	ss April 7, 1852. Secretary.  \$\frac{430,240.77}{311.777.83}\$  .00  .00  .00  .10  .11,190.19
Incorporated April 5, 1853. Commenced Busines  MORTIMER J. ENNIS, President. OTTO B. CANDIDUS,  Home Office, 95 William Street, New York City, N. Y.  CAPITAL STOCK.  Amount of capital paid up in cash, \$150,000.00.  Amount of ledger assets (as per balance) December 31 of previous year  INCOME.  Fire.  Gross premiums \$474,785  Deduct reinsurance, rebate, abatement and return premiums 168,000  Received for premiums (other than preptual)  Gross interest on mortgage loans \$125  Gross interest on bodds and dividends on stocks 10,685  Gross interest on deposits 335  Total gross interest .	ss April 7, 1853.  Secretary.  430,240.77  .84 .01 311,777.83 .00 .00 .00 .00 .19

## DISBURSEMENTS.

Fire.	
Gross amount paid policyholders for losses (including \$27,302.64 occurring in previous years	
ring in previous years 194,788.90  Deduct amount received for salvage, \$1,512.36; and for reinsurance in	
other companies, \$13,373.31 14,885.67	
Net amount paid policyholders for losses	179,903.23
Expense of adjustment and settlement of losses	2,389.09
Paid stockholders for interest or dividends.	12,000.00
Commission or brokerage	83,386.22
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	11, 121. 52
Rents	1,359.96
Advertising, \$175.28; printing and stationery, \$68.15	243.43
Postage, telegrams, telephone and express.	730.40
Legal expenses	56.00
Maps, including corrections Underwriters' boards and tariff associations	60.00 547,11
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.	743.73
State taxes on premiums	2,046.82
Insurance Department licenses and fees	518.57
All other licenses, fees and taxes	504.72
Examiners' fees.	553.12
Total disbursements	296, 163.92
Balance	457, 044, 87
Darance	1011011101
LEDGER ASSETS.	
Mortgage loans on real estate	2,500.00
Book value of bonds, excluding interest, \$339,143.75; stocks, \$11,850.00	350,993.75
Cash in company's office	155.81
Deposited in trust companies and banks not on interest.	198.33
Deposited in trust companies and banks on interest	54,454.61
Agents' balances representing business written subsequent to October 1, 1907	48,742,37
Total ledger assets, as per balance\$	457,044.87
NON-LEDGER ASSETS.	
Interest accrued on mortgages\$ 62.50	
Interest accrued on bonds	
Interest due and accrued on other assets 341.85	
Total interest due and accrued	3,200,18
Market value (not including interest) of bonds and stocks over book value	1,492.50
Gross assets\$	461,737.55
DEDUCT ASSETS NOT ADMITTED.	
Book value of ledger assets over market value, viz,:	
Bonds and stocks	29,831.25
Total admitted assets.	431,906.30
Total admitted assets.	101100000
LIABILITIES.	
Gross losses adjusted and unpaid 6,499.65	
Gross claims for losses in process of adjustment or in suspense, includ-	
ing all reported and supposed losses	
Total\$ 36,934.02	
Deduct reinsurance due or accrued 2,096.15	
	34,837.87
Net amount of unpaid losses and claims\$	04,001.01

188,827.63

Gross premiums (less reinsura	nce) received a	nd re	ceivable upo	n all un-			
expired fire risks running							
cluding interest premiums	s on perpetual	fire r	isks, \$282,49	8.14; un-			
earned premiums (fifty per	cent.)			\$	141,249.0	7	
Gross premiums (less reinsurar							
expired fire risks running							
unearned premiums (pro r	ata)				57, 442.6	54	
Total unearned premium	s as computed	above				-\$	198,691.71
State, county and municipal ta	xes due or acc	rued .					1,922.41
Total amount of all liabil	ities, except ca	pital.				-\$	235, 451. 99
Capital actually paid up in cas							
Surplus over all liabilities					46, 454. 3		
Surplus as regards policyholde	rs					-	196, 454.31
Total liabilities						s	431,906.30
Total Implicacoustics						200	
	RISKS A	AND	PREMIUMS				
				Fir	e Risks.	mi	Gross Pre- ums Thereon,
In force on the 31st day of Dec	ember, 1906					S	406,451.91
Written or renewed during the					859,820.00		474, 785-84
					009 729 00	8	881, 237, 75
Deduct those expired and mark					671,277.00	Ф	453, 252, 37
				-		_	
In force at end of the ye					402, 486.00 029, 322.00	\$	427,985.38
						_	
Net amount in force				\$ 36.	373,164.00	\$	397,289.39
RECAPIT	ULATION OF	FIR	E RISKS A	ND PREM	HUMS.		
			ross Pre- ns Charged,				Amount of
Year	Amount	L	ess Rein-				Premium
Written. Term.	Covered.		surance.				
Y 4000 4 1 A	01 -10 010 00				Unearnea		Unearned.
In 1907 1 year or less \$	21,749,249.00		282,498.14	One-half		-\$	Unearned. 141,249.07
In 19062 years	291,786.00		282,498.14 2,960.29	One-half One-four	h	-\$	Unearned. 141,249.07 740.07
In 19062 years	291,786.00 235,594.00		282, 498 · 14 2, 960 · 29 2, 677 · 65	One-half One-four Three-fou	h	- \$	Unearned. 141,249.07 740.07 2,008.23
In 19062 years	291,786.00 235,594.00 4,590,800.00		282, 498.14 2, 960.29 2, 677.65 31, 864.58	One-half One-four Three-fou One-sixth	h	-8	Unearned. 141,249.07 740.07 2,008.23 5,310.76
In 1906 2 years In 1907 2 years In 1905 3 years In 1906 3 years 3 years 3 years 1 years 3 years 1 years	291, 786, 00 235, 594, 00 4, 590, 800, 00 4, 802, 306, 00		282,498.14 2,960.29 2,677.65 31,864.58 37,136.76	One-half One-four Three-fou One-sixth One-half	th irths	- \$	Unearned. 141,249.07 740.07 2,008.23 5,310.76 18,568.38
In 1906 2 years In 1907 2 years In 1905 3 years In 1906 3 years In 1907 3 years 3 years In 1907	291, 786, 00 235, 594, 00 4, 590, 800, 00 4, 802, 306, 00 3, 966, 256, 00		282,498.14 2,960.29 2,677.65 31,864.58 37,136.76 30,597.52	One-half One-four Three-fou One-sixth One-half Five-sixt	rths	-8	Unearned. 141,249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90
In 19062 years	291, 786, 00 235, 594, 00 4, 590, 800, 00 4, 802, 306, 00 3, 966, 256, 00 16, 000, 00		282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75	One-half One-four Three-fou One-sixth One-half Five-sixt One-eight	rths	-\$	Unearned. 141,249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21
In 1906 2 years In 1907 2 years In 1907 3 years In 1906 3 years In 1907 3 years In 1904 4 years In 1905 4 years	291, 786, 00 235, 594, 00 4, 590, 800, 00 4, 802, 306, 00 3, 966, 256, 00 16, 000, 00 77, 062, 00		282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75 875.28	One-half One-four Three-for One-sixth One-half Five-sixt One-eight Three-eig	hhshths	- \$	Unearned. 141,249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23
In 1906 2 years	291,786.00 235,594.00 4,590,800.00 4,802,306.00 3,966,256.00 16,000.00 77,062.00 45,855.00		282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75 875.28 604.71	One-half One-four Three-for One-sixth One-half Five-sixt One-eigh Three-eigh Five-eigh	hs	- \$	Unearned. 141,249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23 377.90
In 19062 years	291,786.00 235,594.00 4,590,800.00 4,802,306.00 3,966,256.00 16,000.00 77,062.00 45,855.00 32,350.00		282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75 875.28 604.71 443.52	One-half One-four Three-fou One-sixth One-half Five-sixt One-eigh Three-eigh Seven-eigh	hs	- \$	Unearned. 141,249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23 377.90 388.08
In 19062 years In 19072 years In 19073 years. In 19063 years. In 19073 years. In 19044 years. In 19054 years. In 19064 years. In 19074 years. In 19074 years. In 19085 years. In 19085 years.	291,786.00 235.594.00 4,590,800.00 4,802,306.00 3,966,256.00 16,000.00 77,062.00 45,855.00 32,350.00 35,750.00		282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75 875.28 604.71 443.52 737.29	One-half One-four Three-fou One-sixth One-half Five-sixt One-eigh Three-eigh Seven-eig One-tentl	hs	-8	Unearned. 141,249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23 377.90 388.08 73.72
In 1906 2 years In 1907 2 years In 1907 2 years In 1906 3 years In 1906 3 years In 1907 3 years In 1907 4 years In 1905 4 years In 1909 4 years In 1909 5 years In 1908 5 years In 1909 5 years In 1904 5 years	291,786.00 235,594.00 4,590,800.00 4,802,306.00 3,966,256.00 16,000.00 77,062.00 45,855.00 35,750.00 175,410.00		282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75 875.28 604.71 443.52 737.29 1, 699.05	One-half One-four Three-four One-sixth One-half Five-sixth One-eight Three-eigh Seven-eigh One-tenth Three-ter	th	-8	Unearned. 141,249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23 377.90 388.08 73.72 509.70
In 1906 2 years	291,786.00 235,594.00 4,590,806.00 4,802,306.00 3,966,256.00 16,000.00 77,062.00 45,855.00 32,350.00 155,750.00 175,410.00 95,730.00		282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75 875.28 604.71 443.52 737.29 1, 699.05 1, 357.40	One-half One-four Three-four One-sixth One-half Five-sixt One-eight Three-eight Seven-eight One-tentl Three-ter	hs	-8	Unearned. 141, 249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23 377.90 388.08 73.72 509.70 678.70
In 1996 2 years. In 1907 2 years. In 1907 2 years. In 1906 3 years. In 1906 3 years. In 1906 3 years. In 1904 4 years. In 1904 4 years. In 1907 4 years. In 1907 4 years. In 1908 5 years. In 1904 5 years. In 1905 5 years. In 1906 5 years.	291, 786, 00 235, 594, 00 4, 590, 800, 00 3, 966, 256, 00 16, 000, 00 77, 062, 00 35, 750, 00 25, 750, 00 175, 410, 00 145, 852, 00 145, 852, 00 146, 562, 00		282,498.14 2,960.29 2,677.65 31,864.58 37,136.76 30,597.52 145.75 875.28 604.71 443.52 737.29 1,699.05 1,357.40 1,897.54	One-half One-four Three-four One-sixth One-eight Five-eigh Five-eigh Seven-eig One-tenth Three-ter One-half	h	-8	Unearned. 141, 249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23 377.90 388.08 73.72 509.70 1,328.25
In 1966 2 years In 1907 2 years In 1907 2 years In 1906 3 years In 1906 3 years In 1904 4 years In 1904 4 years In 1905 4 years In 1907 4 years In 1907 4 years In 1908 5 years In 1909 5 years In 1909 5 years In 1909 5 years In 1907 5 years	291, 786, 00 235, 594, 00 4, 599, 800, 00 4, 802, 306, 00 3, 966, 256, 00 16, 000, 20 45, 855, 00 32, 350, 00 175, 410, 00 95, 730, 00 146, 562, 00 112, 454, 00	*	282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75 875.28 604.71 443.52 737.29 1, 699.05 1, 357.40 1, 897.54 1, 798.91	One-half One-four Three-four One-sixth One-eight Five-eigh Five-eigh Seven-eig One-tenth Three-ter One-half	hs	-8	Unearned. 141, 249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23 377.90 388.08 73.72 509.70 1,328.25 1,614.51
In 1996 2 years. In 1907 2 years. In 1907 2 years. In 1906 3 years. In 1906 3 years. In 1906 3 years. In 1904 4 years. In 1904 4 years. In 1907 4 years. In 1907 4 years. In 1908 5 years. In 1904 5 years. In 1905 5 years. In 1906 5 years.	291, 786, 00 235, 594, 00 4, 590, 800, 00 3, 966, 256, 00 16, 000, 00 77, 062, 00 35, 750, 00 25, 750, 00 175, 410, 00 145, 852, 00 145, 852, 00 146, 562, 00		282,498.14 2,960.29 2,677.65 31,864.58 37,136.76 30,597.52 145.75 875.28 604.71 443.52 737.29 1,699.05 1,357.40 1,897.54	One-half One-four Three-four One-sixth One-eight Five-eigh Five-eigh Seven-eig One-tenth Three-ter One-half	h	-8	Unearned. 141, 249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23 377.90 388.08 73.72 509.70 1,328.25
In 1966 2 years In 1907 2 years In 1907 2 years In 1906 3 years In 1906 3 years In 1904 4 years In 1904 4 years In 1905 4 years In 1907 4 years In 1907 4 years In 1908 5 years In 1909 5 years In 1909 5 years In 1909 5 years In 1907 5 years	291, 786, 00 295, 594, 00 4, 590, 800, 00 4, 802, 306, 00 3, 966, 256, 00 16, 000, 00 77, 062, 00 45, 855, 00 35, 750, 00 175, 410, 00 16, 562, 00 112, 454, 00 36, 373, 164, 00	\$	282,498.14 2,960.29 2,677.65 31,864.58 37,136.76 30,597.52 145.75 875.28 604.71 443.52 737.29 1,699.05 1,357.40 1,897.54 1,735.91	One-half One-four Three-fot One-sixt One-eigh Five-eigh Three-eigh Seven-eig One-tent! Three-tent One-half Seven-tent!	h	-8	Unearned. 141, 249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23 377.90 388.08 73.72 509.70 1,328.25 1,614.51
In 1996 2 years	291, 786, 00 235, 594, 00 4, 590, 800, 00 4, 802, 306, 00 18, 966, 256, 00 16, 600, 00 77, 062, 00 22, 350, 00 35, 750, 00 175, 410, 00 95, 730, 00 112, 454, 00 GENERAL	\$ INTE	282,498.14 2,960.29 2,677.65 31,864.58 37,136.76 30,597.52 145.75 875.28 604.71 443.52 737.29 1,699.05 1,357.40 1,897.54 1,739.91	One-half One-four Three-fou One-sixt One-half Five-sixt One-eigh Three-eigh Seven-eig One-tent Three-ter One-half. Seven-tent	ns	-\$	Unearned. 141, 249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23 377.90 388.08 73.72 509.70 678.70 1,328.25 1,614.51
In 1906 2 years	291, 786, 00 235, 594, 00 4, 590, 800, 00 4, 802, 306, 00 3, 966, 256, 00 32, 350, 00 32, 350, 00 32, 350, 00 35, 750, 00 175, 410, 00 95, 730, 00 112, 454, 00 GENERAL y one hazard	\$	282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75 875.28 604.71 443.52 737.29 1, 699.05 1, 357.40 1, 897.54 1, 793.91	One-half One-four Three-four One-sixt One-half Five-sixt One-eigh Three-eigh Seven-eigh One-tentl Three-ter One-half Seven-tent Three-ter One-half Seven-tent Nine-tent	h.h.nrthsh.h.h.h.h.h.h.sh.h.h.h.h.h.h.h.	-\$	Unearned. 141, 249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 388.23 377.90 388.08 73.72 509.70 678.70 1,328.25 1,614.51 198,691.71
In 1906 2 years	291, 786,00 295,594,00 4,590,800,00 4,802,306,00 3,966,256,00 16,000,00 77,062,00 45,855,00 32,350,00 35,750,00 175,410,00 175,410,00 112,454,00 36,373,164,00 GENERAL y one hazard s stock owned I	\$ INTE	282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75 875.28 604.71 443.52 7, 797.29 1, 699.05 1, 357.40 1, 797.59 RROGATOI	One-half One-four Three-four One-sixt One-half Five-sixt One-laff Three-eig Five-eigh Seven-eig One-tentl Three-ter One-half. Seven-tent RIES.	h.h.irthshsh.h.h.h.h.h.h.h.h.h.h.h.h.h	-\$	Unearned. 141, 249, 07 740, 07 2, 008, 23 5, 310, 76 18, 568, 38 25, 497, 90 388, 08 73, 72 9388, 08 73, 72 59, 70 678, 70 1, 328, 25 1, 614, 51 198, 691, 71
In 1906 2 years	291, 786, 00 235, 594, 00 4, 590, 800, 00 4, 802, 306, 00 3, 966, 256, 00 16, 000, 00 77, 062, 00 32, 350, 00 35, 750, 00 175, 410, 00 95, 730, 00 112, 454, 00  GENERAL y one hazard s stock owned 1 s stock owned 1 s stock owned 4 s s s s owned 4 s s owned 5 s owned	\$ INTE	282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75 875.28 604.71 443.52 737.29 1, 699.05 1, 357.40 1, 897.54 1, 793.91 397.289.39 RROGATOH directors at	One-half One-four Three-fou One-sixth One-half Five-sixt One-eigh Three-eig Five-eigh Seven-eigh Seven-tent Three-ter One-half Seven-ter Nine-tent RIES.	h h hrths hh. hrths ths hths ths hths ths hths	-\$	Unearned. 141, 249.07 740.07 2,008.23 5,310.76 18,568.38 25,497.90 18.21 328.23 377.90 388.08 73.72 509.70 678.70 1,328.25 1,614.51 198,691.71
In 1906 2 years	291, 786, 00 293, 594, 00 4, 590, 800, 00 4, 802, 306, 00 3, 966, 256, 00 77, 062, 00 35, 750, 00 35, 750, 00 15, 410, 00 95, 730, 00 146, 562, 00 GENERAL y one hazards stock owned less or other office of the risor or other office olders not office of the son other office olders not office or other office olders not office or other office olders not office or other office.	\$ INTE	282, 498.14 2, 960.29 2, 677.65 31, 864.58 37, 136.76 30, 597.52 145.75 875.28 604.71 443.52 737.29 1, 699.05 1, 357.40 1, 897.54 1, 793.91 397.289.39 RROGATOH directors at	One-half One-four Three-fou One-sixth One-half Five-sixt One-eigh Three-eig Five-eigh Seven-eigh Seven-tent Three-ter One-half Seven-ter Nine-tent RIES.	h h hrths hths this this this this this this t	-\$	Unearned. 141, 249, 07 740, 07 2, 008, 23 5, 310, 76 18, 568, 38 25, 497, 90 388, 08 73, 72 9388, 08 73, 72 59, 70 678, 70 1, 328, 25 1, 614, 51 198, 691, 71

Losses incurred during the year-fire

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written\$	220,219.00
Premiums received	3,430.24
Losses paid	1,542.59
Losses incurred	1,580.59
Losses now unpaid	38.00

## PHENIX INSURANCE COMPANY.

Incorporated September 10, 1853.

Commenced Business September 10, 1853.

GEORGE P. SHELDON, President.

CHARLES F. KOSTER, Secretary.

Home Office, 16 Court Street, Borough of Brooklyn, City of New York, N. Y.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$1,500,000.00.

INCOME.  Gross premiums\$		
Deduct reinsurance, rebate, abatement and return premiums	1,543,922.58	
Received for premiums (other than perpetual)  Gross interest on mortgage loans  Gross interest on collateral loans  Gross interest on bonds and dividends on stocks  Gross interest on deposits  Gross interest from all other sources  Gross rents from company's property, including \$2,866.66 for company's occupancy of its own buildings	15,531.39 3,019.05 295,993.03 2,868.24 3,616.29	6.323,266.40
Total gross interest and rents Gross profit on sale or maturity of ledger assets, viz.; Real estate \$ Bonds.	174.085.61	340, 318.09 202, 122.39
Total income	S	6,865,706.88
Sum of both amounts	\$	15,596,714.21

Gross amount paid policyholders for losses (including \$425,318.52 occur-	
ring in previous years)\$ 3,277,469.26	
Deduct amount received for salvage, \$23,178.92; and for reinsurance in	
other companies, \$275,403.95	
Net amount paid policyholders for losses	2,978,886.39
Expense of adjustment and settlement of losses	130,854.64
Paid stockholders for interest or dividends	300,000.00
Commission or brokerage	1,219,949.16
Allowances to local agencies for miscellaneous agency expenses	8,280.82
Salaries (\$151.730.12) and expenses (\$133.332.23) of special and general agents	995 119 95

Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	
Rents, including \$2,866.66 for company's occupancy of its own buildings	62,139.57
Advertising, printing and stationery  Postage, telegrams, telephone and express	90,472.59 62,560.63
Legal expenses.	2, 151, 20
Furniture and fixtures	5,234.56
Maps, including corrections	11,777.25
Underwriters' boards and tariff associations	85,608.71
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.	5,236.80
Inspections and surveys	2,056.44
Repairs and expenses (other than taxes) on real estate	6,776.47
Taxes on real estate	654.54
State taxes on premiums	106,999.93
Insurance Department licenses and fees.  All other licenses, fees and taxes	28,542.86 22,496.97
Gross loss on sale or maturity of ledger assets, viz.:	22, 990-91
Stocks Stocks	39,182.50
Borrowed money repaid.	300,000.00
Interest on borrowed money	51,398.33
Miscellaneous expenses	28,230.43
Total disbursements	6,182,257.44
Balance	9,414,456.77
LEDGER ASSETS.	
Book value of real estate\$ 56,589.34	
Mortgage loans on real estate 549,500.00	
Loans secured by pledge of bonds, stocks or other collaterals 35,000.00	
Book value of bonds, excluding interest, \$1,579,471.38; stocks,	
\$5,380,927.87	
Cash in company's office 394.25	
Deposited in trust companies and banks not on interest	
Deposited in trust companies and banks on interest	
Agents' balances representing business written subsequent to October	
Agents' balances representing business written subsequent to October 1, 1907	
Agents' balances representing business written subsequent to October	9,414,456.77
Agents' balances representing business written subsequent to October 1, 1907	9, 414, 456, 77
Agents' balances representing business written subsequent to October 1, 1907. 999,049-64  Total ledger assets, as per balance	9, 414, 456, 77
Agents' balances representing business written subsequent to October 1, 1907. 999,049.64  Total ledger assets, as per balance	9, 414, 456.77
Agents' balances representing business written subsequent to October 1, 1907. 999, 049-64  Total ledger assets, as per balance. 999, 049-64  NON-LEDGER ASSETS.  Interest accrued on mortgages \$4, 873, 34  Interest accrued on bonds 10, 434.76	
Agents' balances representing business written subsequent to October 1, 1907. 999, 049-64  Total ledger assets, as per balance. 999, 049-64  NON-LEDGER ASSETS.  Interest accrued on mortgages \$4,873.34	9,414,456.77 15,308.10 1,410.66
Agents' balances representing business written subsequent to October   999,049-64	15,308.10
Agents' balances representing business written subsequent to October 1, 1907. 999, 049, 64  Total ledger assets, as per balance. 999, 049, 64  NON-LEDGER ASSETS.  Interest accrued on mortgages \$4,873,34  Interest accrued on bonds 10,434,76  Total interest accrued. Market value of real estate over book value.  Reinsurance due on paid losses	15,308.10 1,410.66 10,850.05
Agents' balances representing business written subsequent to October   999,049.64     Total ledger assets, as per balance   NON-LEDGER ASSETS.     Interest accrued on mortgages   4,873.34     Interest accrued on bonds   10,434.76     Total interest accrued on Market value of real estate over book value	15,308.10 1,410.66 10,850.05
Agents' balances representing business written subsequent to October 1, 1907. 999, 049, 64  Total ledger assets, as per balance. 999, 049, 64  NON-LEDGER ASSETS.  Interest accrued on mortgages \$4,873,34  Interest accrued on bonds 10,434,76  Total interest accrued. Market value of real estate over book value.  Reinsurance due on paid losses	15,308.10 1,410.66 10,850.05
Agents' balances representing business written subsequent to October 1, 1907. 999,049.64  Total ledger assets, as per balance. 999,049.64  NON-LEDGER ASSETS.  Interest accrued on mortgages \$4.873.34 Interest accrued on bonds 10.434.76  Total interest accrued.  Market value of real estate over book value Reinsurance due on paid losses  Gross assets DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:	15,308.10 1,410.66 10,850.05
Agents' balances representing business written subsequent to October 1, 1907. 999, 049-64  Total ledger assets, as per balance	15,308.10 1,410.66 10,850.05
Agents' balances representing business written subsequent to October 1, 1907. 999,049.64  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages. \$4,873.34 Interest accrued on bonds 10,434.76  Total interest accrued.  Market value of real estate over book value Reinsurance due on paid losses  Gross assets. 50  DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Bonds and stocks.	15, 808, 10 1, 410, 66 10, 850, 05 5 9, 442, 025, 58 722, 230, 25
Agents' balances representing business written subsequent to October 1, 1907. 999,049.64  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages. \$ 4,873.34 Interest accrued on bonds. 10,434.76  Total interest accrued.  Market value of real estate over book value Reinsurance due on paid losses  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Bonds and stocks.	15, 808, 10 1, 410, 66 10, 850, 05 5 9, 442, 025, 58 722, 230, 25
Agents' balances representing business written subsequent to October 1, 1907. 999,049.64  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages. \$4,873.34 Interest accrued on bonds 10,434.76  Total interest accrued.  Market value of real estate over book value Reinsurance due on paid losses  Gross assets. 50  DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Bonds and stocks.	15, 308. 10 1, 410. 66 10, 850. 05 5 9, 442, 025. 58 722, 230. 25
Agents' balances representing business written subsequent to October 1, 1907. 999,049.64  Total ledger assets, as per balance. 999,049.64  NON-LEDGER ASSETS.  Interest accrued on mortgages \$4,873.34  Interest accrued on bonds 10,434.76  Total interest accrued. Market value of real estate over book value.  Reinsurance due on paid losses  Gross assets DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Bonds and stocks. 1014 admitted assets. 1124 ELIBILITIES.  Gross losses adjusted and unpaid, not yet due \$178,705.23	15, 808, 10 1, 410, 66 10, 850, 05 5 9, 442, 025, 58 722, 230, 25
Agents' balances representing business written subsequent to October 1, 1907. 999,049.64  Total ledger assets, as per balance. 999,049.64  NON-LEDGER ASSETS.  Interest accrued on mortgages \$4.873.34 Interest accrued on bonds 10.434.76  Total interest accrued.  Market value of real estate over book value Reinsurance due on paid losses  Gross assets. DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Bonds and stocks. 10.434.ITIES.  Gross losses adjusted and unpaid, not yet due \$1.78.705.23  Gross losses adjusted and unpaid, not yet due \$1.78.705.23  Gross claims for losses in process of adjustment or in suspense, includ-	15, 808, 10 1, 410, 66 10, 850, 05 5 9, 442, 025, 58 722, 230, 25
Agents' balances representing business written subsequent to October 1, 1907. 999,049.64  Total ledger assets, as per balance	15, 808, 10 1, 410, 66 10, 850, 05 5 9, 442, 025, 58 722, 230, 25
Agents' balances representing business written subsequent to October 1, 1907. 999, 049, 64  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages \$4,873,34  Interest accrued on bonds 10,434,76  Total interest accrued.  Market value of real estate over book value.  Reinsurance due on paid losses  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  38,574,16  Gross claims for losses resisted.  39,092.00	15, 808, 10 1, 410, 66 10, 850, 05 5 9, 442, 025, 58 722, 230, 25
Agents' balances representing business written subsequent to October 1, 1907. 999,049.64  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages 4,873.34 Interest accrued on bonds 10,434.76  Total interest accrued.  Market value of real estate over book value Reinsurance due on paid losses  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses 39,092.00  Total . \$566,371.39	15, 808, 10 1, 410, 66 10, 850, 05 5 9, 442, 025, 58 722, 230, 25
Agents' balances representing business written subsequent to October 1, 1907. 999, 049, 64  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages \$4,873,34  Interest accrued on bonds 10,434,76  Total interest accrued.  Market value of real estate over book value.  Reinsurance due on paid losses  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  38,574,16  Gross claims for losses resisted.  39,092.00	15, 308. 10 1, 410. 66 10, 850. 05 5 9, 442, 025. 58 722, 230. 25
Agents' balances representing business written subsequent to October 1, 1907. 999,049.64  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages 4,873.34 Interest accrued on bonds 10,434.76  Total interest accrued.  Market value of real estate over book value Reinsurance due on paid losses  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of ledger assets over market value, viz.:  Bonds and stocks.  Total admitted assets  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses 39,092.00  Total . \$566,371.39	15, 308.10 1,410.66 10,850.05 5 9,442,025.58 722,230.25 5 8,719,795.23

	Gross premiums (less reinsura							
expired fire risks running one year or less from date of policy, in-								
cluding interest premiums on perpetual fire risks, \$2,970,785.85; un- earned premiums (fifty per cent.)								
							2	
	Gross premiums (less reinsura							
	expired fire risks running							
	\$7,408,573.63; unearned pre	miums (pro i	ate	1)		3,949,188,5	9	
	Total unearned premium	s as computed	l al	oove			-\$	5, 434, 581. 51
	Salaries, rents, expenses, bills	accounts, fe	es,	etc., due or acc	crued -		-	4,250.00
	Return premiums, \$4,417.45; re	einsurance pre	emi	ums, \$6,059.01.			-	10,476.46
	Due and to become due for bor	rowed money					-	400,000.00
	Total amount of all liabi	lities, except	an	ital			-8	6,370,333.60
	Capital actually paid up in cas							
	Surplus over all liabilities							
							-	0.010.101.00
	Surplus as regards policyholde	ers						2,349,461.73
	Total liabilities						_\$	8,719,795.33
							=	
		RISKS	Aì	ID PREMIUM	IS.			O D
						Fire Risks.	mi	Gross Pre- ums Thereon.
	In force on 31st day of Decemb	ner 1906 -			\$	930, 537, 497.00		10,950,906.06
	Written or renewed during th					668,695,100.00	*	7,867,188.98
					-		_	
	Total					,599,332,597.00	\$	18,818,095.04
	Deduct those expired and mar	ked off as ter	mır	ated		612, 435, 722.00	_	7,726,799.40
	In force at end of the ye	ar			\$	986,796,875.00	\$	11,091,295.64
	Deduct amount reinsured					73,370,587.00		711,936.16
	Net amount in force				s	913, 426, 288.00	s	10,379,359.48
	Tree amount in force ===				=	02014201200100	=	1010101000.40
	DEC + DIE	TIT A TOTO O		FIRE RISKS	A NUTS I	DEMINING		
	RECAPIT	ULATION U	r i		AND	REMIUMS.		
			222.1	Gross Pre- ums Charged.				Amount of
	Year	Amount	,,,,,	Less Rein-				Premium
	Written. Term.	Covered.		surance.		ction Unearned.		Unearned.
	In 1907 1 year or less\$ 2		\$	2,970,785.85		alf		1,485,392.92
	In 19062 years	2,633,007.00		27,156.08		ourth		6,789.02
	In 19072 years	1,463,369.00		17,818.85		-fourths		13,364.13
		23, 281, 401.00		1,175,609.32		ixth		195, 934. 89
		37,700,812.00		1,410,547.93		alf		705,278.96
		48,085,404.00		1,511,245.30		sixths		1,259,371.10
	In 19044 years	932, 185.00		7,783.79 10,724.82		ighth -eighths		972.97 4,021.80
	In 19054 years	1,549,687.00		14,091.64		-eighths		8,807.25
	In 19064 years	2,508,749.00		22,204.32		eighths		19, 428.78
		38,195,753.00		507,760.62		enth		50,776.06
		43,563,608.00		580,841.85		-tenths		174, 252.55
		45,373,387.00		610,301.89		alf		305, 150.94
		57,014,917.00		780,966.76		-tenths		546,676.73
						tenths		658, 368.41
		54, 200, 262, 00						
	In 19075 years	54,200,262.00	_	731,520.46	Nine-		-	5 404 503 53
			\$	731, 520, 46	Nine-		\$	5,434,581.51
	In 19075 years	13,426,288.00	=	10,379,359,48			-	5,434,581.51
	In 19075 years	13,426,288.00	=				-	5,484,581.51
	Total	13,426,288.00 GENERAL	IN	10,379,359,48 VTERROGATO	· ORIES.		\$	
	In 19075 years	GENERAL	IN.	10,379,359,48 VTERROGATO	PRIES.		\$ -\$	200,000.00
	In 19075 years	GENERAL y one hazard s stock owned	IN by	10,379,359.48 WTERROGATO	ORIES.	value	\$ -\$	200,000.00
	In 19075 years	GENERAL  y one hazard s stock owned ors or other of	in by	10,379,359.48  VTERROGATO  the directors	ORIES.	value	\$ -\$	200,000.00
	Total	GENERAL  y one hazard s stock owned ors or other of	by fice	NTERROGATO	ORIES.	value	\$	200,000.00 420,150.00 None

### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written\$	2,840,972.00
Premiums received	63, 094. 91
Losses paid	31,332.14
Losses incurred	36,923.64
Losses now unpaid	5,591.50

## THE PHŒNIX INSURANCE COMPANY.

Incorporated May, 1854.

Commenced Business June, 1854.

D. W. C. SKILTON, President.

JOHN B. KNOX, Secretary.

Fire.

Home Office, 783 Main Street, Hartford, Conn.

#### CAPITAL STOCK.

INCOME.	Fire.	
Gross premiums	, 934, 412. 15	
Deduct reinsurance, rebate, abatement and return premiums	,208,052.29	
Received for premiums (other than perpetual)		4,726,359.86
Gross interest on mortgage loans	3,989.12	
Gross interest on collateral loans	1,302.78	
Gross interest on bonds and dividends on stocks	274,086.78	
Gross interest on deposits	13, 100, 24	
Gross rents from company's property	10,855.90	
Total gross interest and rents		303, 334. 82
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate\$	1,123.89	
Stocks	110,804.60	
Other assets	1,961.45	113,889.94
Total income	\$	5,143,584.62
Sum of both amounts	\$	11, 155, 518.61

#### DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$329,579.83 occurring in previous years) ... \$2,111.801.46 Deduct amount received for salvage, \$11,432; and for reinsurance in other companies, \$153,980.90 ... 165,412.90

other companies, \$153,980.90165,412.90	
Net amount paid policyholders for losses	1,946,388.56
Expense of adjustment and settlement of losses	24,771.30
Paid stockholders for interest or dividends	200,000.00
Commission or brokerage	956, 329, 71
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Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	104,935.89
Rents	19,508.36
Advertising, \$6,424.35; printing and stationery, \$44,036.80	50,461,15
Postage, telegrams, telephone and express	40,303.19
Legal expenses	3,062.39
Furniture and fixtures	9,451.22
Maps, including corrections	10,226.78
Underwriters' boards and tariff associations	44, 982. 32
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-	14,633.37
Inspections and surveys	14,671.40
Repairs and expenses (other than taxes) on real estate	2,757.14
Taxes on real estate	1,717.55
State taxes on premiums	73, 386, 88
Insurance Department licenses and fees	16, 949, 08
All other licenses, fees and taxes	65,905,78
Gross loss on sale or maturity of ledger assets, viz.:  Real estate	130,00
Gross decrease in book value of ledger assets, viz.:	150.00
Stocks	32,507,10
Interest paid	5, 157, 33
Borrowed money repaid	150,000.00
Miscellaneous expense	24, 391.64
Total disbursements\$	4, 159, 574. 74
Balance\$	6, 995, 943. 87
LEDGER ASSETS.	
Book value of real estate\$ 137,606.39	
Mortgage loans on real estate	
Loans secured by pledge of bonds, stocks or other collaterals	
Book value of bonds, excluding interest, \$3,165,212.35; stocks,	
\$2,406,616.62 5,571,828.97	
Cash in company's office 7,696.19	
Deposited in trust companies and banks on interest 718, 628, 39	
Agents' balances representing business written subsequent to October	
1, 1907 425, 057. 36	
Agents' balances representing business written prior to October 1, 1907- 14,209.91	
Total ledger assets, as per balance\$	6,995,943.87
NON-LEDGER ASSETS.	
Interest due (\$135) and accrued (\$1,416.89) on mortgages	
Interest accrued on bonds	
Interest accrued on collateral loans 375.00	
Interest accrued on other assets	
Rents accrued on company's property or lease926.58	
Total interest and rents due and accrued	48,755.82
Market value of real estate over book value	2,051.00
Market value (not including interest) of bonds and stocks over book value	427,038.03
Gross premiums in course of collection	505,100.00
Reinsurance due from other companies on losses paid	774.93
Gross assets\$	7, 979, 663. 65
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances representing business written prior to October 1, 1907	14,209,91
Total admitted assets	
total admitted assets	7, 965, 453, 74

LIABILITIES.		
Gross losses adjusted and unpaid, not yet due	\$ 84,274.62	
Gross claims for losses in process of adjustment or in susp	ense, includ-	
ing all reported and supposed losses	335, 977. 59	
Gross claims for losses resisted	28,684.00	
Total	\$ 448,936,21	
Deduct reinsurance due or accrued		
Net amount of unpaid losses and claims		424, 872, 80
Gross premiums (less reinsurance) received and receivable		424,012.00
expired fire risks running one year or less from date		
cluding interest premiums on perpetual fire risks, \$3,10		
earned premiums (fifty per cent.)		
Gross premiums (less reinsurance) received and receivable	upon all un-	
expired fire risks running more than one year from da		
\$4,355,065.42; unearned premiums (pro rata)	2,363,687.42	
Total unearned premiums as computed above		3, 945, 278. 63
Commissions, brokerage and other charges due or to be	ecome due to agents and	
brokers		92,415.00
Return premiums, \$53,700; reinsurance premiums, \$27,350-		81,050.00
Total amount of all liabilities, except capital		4,543,616.43
Capital actually paid up in cash	\$ 2,000,000.00	
Surplus over all liabilities	1,421,837.31	
Surplus as regards policyholders		3, 421, 837. 31
Total liabilities		7, 965, 453, 74
	=	
RISKS AND PREMI		Gross Pre-
* * * * * * * * * * * * * * * * * * * *		ums Thereon.
In force on the 31st day of December, 1906		7,299,110.20
Written or renewed during the year		6,439,512.15
Total		13, 738, 622.35
Deduct those expired and marked off as terminated	551,871,934.00	5, 746, 442.15
In force at end of the year	\$ 756,278,269.00 \$	7,992,180,20
Deduct amount reinsured	41,431,870.00	473, 932. 36
Net amount in force	\$ 714,846,399.00 \$	7,518,247.84
RECAPITULATION OF FIRE RISKS	S AND PREMIUMS.	
Gross Pre- miums Charged	-	Amount of
Year Amount Less Rein-		Premium
Written. Term. Covered. surance.	Fraction Unearned.	Unearned.
In 1907 1 year or less \$ 307, 867, 408.00 \$ 3,163, 182, 42		1,581,591.21
In 19062 years 2,632,978.00 _ 25,420.75	One-fourth	6,355.19
In 1907 2 years 2,640,325.00 26,833.61 In 1905 3 years 82,906,084,00 835,124,46	Three-fourths	20, 125, 21
In 1905 3 years 82, 906, 084, 00 835, 124, 46 In 1906 3 years 99, 075, 714, 00 1,013, 390, 33	One-half	506, 695, 17
In 1907 3 years 110, 486, 894, 00 1, 171, 278, 69	Five-sixths	976,065,58
In 1904 4 years 838, 323, 00 8, 292, 34	One-eighth	1,036,54
In 19054 years 965, 424.00 9, 299.96	Three-eighths	3,487.49
In 1906 4 years 2,029,752.00 19,898.09	Five-eighths	12, 436, 31
In 1907 4 years 1,328,063.00 13,694.37	Seven-eighths	11, 982.57
In 19035 years 15,509,307.00 174,262.85	One-tenth	17, 426.29
In 1904 5 years 18,428,830,00 214,868,51	Three-tenths	64,460.55
In 19055 years 20, 255, 965.00 235, 366.20	One-half	117,683.10
In 1906 5 years 24,304,252.00 299,278.63	Seven-tenths	209,495.04
In 1907 5 years 25,577,080.00 308,056.63	Nine-tenths	277,250.97
Total\$ 714,846,399.00 \$ 7,518,247.84	\$	3,945,278.63

#### GENERAL INTERPOCATORIES

Largest amount written on any one hazard	162,500.00
Total amount of the company's stock owned by the directors at par value	74, 100.00
Total amount loaned to directors or other officers	36,400.00
Total amount loaned to stockholders not officers	None
Losses incurred during the year-fire	1,956,212.86

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR	
	Risks.
Risks written\$ 5,	053,049.00
Premiums received	36,490.23
Losses paid	11,746.30
Losses incurred	11,076,16

# PETERSBURG SAVINGS AND INSURANCE COMPANY.

Incorporated March 16, 1860,

Commenced Business June 1, 1860,

41,575.46

765.47

#### ALEXANDER HAMILTON, President.

EDWARD W. BUTCHER, Secretary.

PEYTON McPolland, Cashier,

Home Office, Corner North Sycamore and West Tabb Streets, Petersburg, Va.

## CAPITAL STOCK.

#### Amount of capital paid up in cash, \$200,000,00.

INCOME.	Fire.	
Gross premiums\$	133,140.49	
Deduct reinsurance, rebate, abatement and return premiums	26, 225. 14	
Received for premiums (other than perpetual)		106,915.3
Gross interest on bonds and dividends on stocks\$		
Gross interest from all other sources	105, 182, 52	
Total gross interest		121,666.1
Exchange		7,912.5
Commissions from agency companies		4,138.1
Rent from safe deposit boxes		200.5
Total income	\$	240.832.7
Sum of both amounts	\$	545, 177. 6
DISBURSEMENTS.		
	Fire.	

#### Gross amount paid policyholders for losses (including \$8,197.80 occurring in previous years) -----\$ 49,650.70 Deduct amount received for salvage, \$1,016.93; and for reinsurance in other companies, \$7,067.31 -----8,084.24 Net amount paid policyholders for losses Expense of adjustment and settlement of losses ______

Paid stockholders for interest or dividends	32,000.00
Commission or brokerage	20,936,33
Allowances to local agencies for miscellaneous agency expenses	666.17
Expenses of special and general agents	52.11

Salaries, fees and all other charges of officers, directors, trustees and		
employees	\$	9,811.71
Advertising, printing and stationery		907.00
Postage, telegrams, telephone and express		257.45
Furniture and fixtures		198.00
Maps, including corrections		96.25
Underwriters' boards and tariff associations		51.45
Fire department, fire patrol and salvage corps assessments, fees, taxes an		621.30
Repairs and expenses (other than taxes) on real estate		10.57
State taxes on premiums		1,359.85
Insurance Department licenses and fees		1,636.74
All other licenses, fees and taxes		918.90
Gross decrease in book value of ledger assets, viz.:		
Stocks		18,425.00
Fuel and lights		153.00
Miscellaneous		126.76
Salaries, banking department		18,079.89
General expenses, banking department		7,896.20
Taxes paid, banking department		12,675.75
Attorneys' fees, banking department		23.37
Interest paid on certificates, banking department		62,935.55
Total disbursements	\$	232,180.28
Balance	s	312,997,34
	-	
LEDGER ASSETS.		
Book value of real estate	25,000.00	
Book value of bonds, excluding interest, \$294,750; stocks, \$104,587.50	399,337.50	
Cash in company's office	247, 533-63	
Deposited in trust companies and banks not on interest	24,550.07	
Deposited in trust companies and banks on interest	322, 683, 44	
Agents' balances representing business written subsequent to October		
1, 1907	14,462.23	
Bills receivable, taken for fire risks	116.40	
Premiums due agency companies	4,274.53	
Loans and discounts	1,716,154.03	
Total admitted assets	\$	2,754,111.83
I 1 A RIL TUFS	-	
LIABILITIES.		
Gross claims for losses in process of adjustment or in suspense, includ-	11 004 51	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses		
Gross claims for losses in process of adjustment or in suspense, includ-		11, 284, 51
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses		
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses		
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses		
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses \$\ \text{Net amount of unpaid losses and claims}\$  Net amount of unpaid losses and claims cross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-		
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses \$\ Net amount of unpaid losses and claims \$\ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$\frac{374}{374},972.44; unearned premiums (fire premium) (fifty per cent.) \$\ \text{.} \]	\$	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	\$	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	\$	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	37, 486.22 49, 904.01	11, 284, 51
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses \$  Net amount of unpaid losses and claims Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$74,972.44; unearned premiums (fitty per cent.) Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$84,893.44; unearned premiums (pro rata)  Total unearned premiums as computed above.	37, 486.22 49, 904.01	11, 284, 51 87, 390, 23
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	37, 486 · 22 49, 904 · 01	11, 284, 51 87, 390, 23 29, 750, 03
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses \$  Net amount of unpaid losses and claims Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$74,274; unearned premiums (fitty per cent.)	37, 486.22 49, 904.01	11, 284, 51 87, 390, 23 29, 750, 03 8, 047, 60
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	37,486-22 49,904-01	11, 284, 51 87, 390, 23 29, 750, 03
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	37,486-22 49,904-01	11, 284, 51 87, 390, 23 29, 750, 03 8, 047, 60 1, 323, 39
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Net amount of unpaid losses and claims  Oross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$74,972.44; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$84,399.34; unearned premiums (pro rata)  Total unearned premiums as computed above	37,486.22 49,904.01 agents and	87, 390, 23 29, 750, 03 8, 047, 60 1, 323, 39 825, 40
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	37,486.22 49,904.01	11, 284, 51 87, 390, 23 29, 750, 03 8, 047, 60 1, 323, 38 825, 40 1, 868, 306, 49
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses \$  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$74,972.44; unearned premiums (fifty per cent.) \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$94,399.34; unearned premiums (pro rata)  Total unearned premiums as computed above.  Interest due or accrued  Cash dividends remaining unpaid to stockholders  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  Commissions, brokerage and other charges due or to become due to brokers.  Due and to become due for borrowed money  Due agency companies, etc.	37,486.22 49,904.01 agents and	11, 284, 51 87, 390, 22 29, 750, 03 8, 047, 60 1, 323, 39 25, 40 1, 868, 305, 49 2, 486, 48
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	\$7,486.22 49,904.01 agents and	11, 284, 51 87, 390, 23 29, 750, 03 8, 047, 60 1, 323, 38 825, 40 1, 868, 306, 49

2,010.00

Capital actually paid up in cash		\$ 200,000.00	
Surplus over all liabilities		542,763.35	
Surplus as regards policyholders			\$ 742,763.35
Total liabilities			\$ 2,754,111,83
RISKS	AND PREMIU	MS.	G D
		Fire Risks. 7	Gross Pre- niums Thereon.
In force on the 31st day of December, 1906.			\$ 156,743.79
Written or renewed during the year		9,293,450.20	133,140.49
Total			\$ 299,884.28
Deduct those expired and marked off as te			120,174.40
In force at end of the year			\$ 179,709.88
Deduct amount reinsured			10,338,10
Net amount in force		\$ 10,769,819.45	\$ 169,371.78
RECAPITULATION (	OF FIRE RISKS	AND PREMIUMS.	
	Gross Pre-		
Year Amount	miums Charged		Amount of
Year Amount Written, Term. Covered.	Less Rein- surance.	Fraction Unearned.	Premium Unearned.
In 19071 year or less\$ 5,480,557.00			
In 19072 years 100.00	1.80	Three-fourths	1,35
In 19053 years 969,502.00	18,174.25	One-sixth	3,029,04
In 19063 years 1,317,596.00	21, 154, 15	One-half	10,577.08
In 19073 years 1,395,219.00	21,625.24	Five-sixths	18,021.04
In 19035 years 218,430.00	4,805.01	One-tenth	480.50
In 19045 years 293,094.00	6,132.34	Three-tenths	1,839.71
In 19055 years 296, 973.00	6,679.26	One-half	3,339.63
In 19065 years 386,142.00	8,144.53	Seven-tenths	5,701.17
In 1907 5 years 412,210.00	7,682.76	Nine-tenths	6,914.49
Total\$ 10,769,819.00	\$ 169,371.78		\$ 87,390.23
GENERAL	INTERROGAT	ORIES.	
Largest amount written on any one hazard			\$ 17,500.00
Total amount of the company's stock owner			51,360.00
Total amount loaned to directors or other of			None
Total amount loaned to stockholders not off	icers		None
Losses incurred during the year-fire			44,559.40
BUSINESS IN THE STATE OF	NORTH CAROL	INA DURING THE Y	
The Same			Fire Risks.
Risks written			
Premiums received			15,858.38
Losses paid			6, 173.61
Losses incurred			6,539.41

Losses now unpaid -----

# PROVIDENCE WASHINGTON INSURANCE COMPANY.

Incorporated 1799.

J. B. BRANCH, President.

Commenced Business 1799.

A. G. BEALS, Secretary.

GEO, E. BIXBY, Treasurer.

Home Office, 20 Market Square, Providence, R. I.

## CAPITAL STOCK.

Amount of c	apital r	paid up	in cash.	\$500,000.00.
-------------	----------	---------	----------	---------------

Amount of ledger assets (as per balance) December 31 of pr	evious yea	r		1,946	6,767.29
INCOME.		17	arine and		
	Fire.		Inland.		
ross premiums\$ 2,	809, 916, 84	S	652, 206, 33		
Deduct reinsurance, rebate, abatement and return					
premiums	875, 221.78		246, 437. 25		
9.1	934,695,06		405,769.08		
_		-			
Received for premiums (other than perpetual)				2,340	0,464.14
ross interest on bonds and dividends on stocks					
ross interest on deposits			971.20		
ross interest from all other sources			352.89		
Total gross interest				89	9,250.75
Total income				3 2,429	9, 714. 89
Sum of both amounts				4.376	6, 482, 18
DISBURSEMENTS					
DIDD CHOLINATIVE			rine and		
ross amount paid policyholders for losses (including	Fire.		Inland.		
\$312,156.78 occurring in previous years)\$ 1,	255 949 10	9	450 7 <i>0</i> 7 00		
educt amount received for salvage, \$42,320,27; and for	000,042.19	9	408, 101.08		
reinsurance in other companies, \$538,167.08	251 424 70		229, 052, 56		
\$ 1,	004,407.40	\$	229, 714.52		
Net amount paid policyholders for losses				1,23	4, 121.92
xpense of adjustment and settlement of losses				1	6,020.72
ommission or brokerage				44	6, 879. 38
alaries (\$86,078.63) and expenses (\$30,313.25) of special and	general ag	ents		11	6,391.88
alaries, fees and all other charges of officers, directors, tru					
ployees				8:	9,301.93
ents					9,844,91
dvertising, \$1,908.23; printing and stationery, \$18,915.92					0,824.15
ostage, telegrams, telephone and express					1, 194.06
egal expenses					1,971.60
urniture and fixtures					3,017.43
laps, including corrections					4,801.98
Inderwriters' boards and tariff associations					5, 502, 95
ire department, fire patrol and salvage corps assessments,					4,276.59
nspections and surveys					6,599.19
tate taxes on premiums					1,163,18
nsurance Department licenses and fees					9, 174. 13
all other licenses, fees and taxes					6, 382.9
excess cost of company investments purchased over book					1,710.8
Miscellaneous expenses					5,109.3
Total disbursements				\$ 2,08	4, 289, 13
Balance				\$ 2.20	2 192 00

## LEDGER ASSETS.

LEDGER ASSETS.		
Book value of bonds, excluding interest, \$998,000; stocks, \$887,675\$ Cash in company's office	624.34	
Deposited in trust companies and banks not on interest	17, 653. 79 111, 585, 67	
1, 1907  Agents' balances representing business written prior to October 1, 1907  Bills receivable, taken for marine and inland risks	336, 472, 41 881, 99 28, 479, 87	
Bills receivable, taken for fire risks  Total ledger assets, as per balance	870.00	2,292,198.07
NON-LEDGER ASSETS.		2, 292, 195.01
	0.051.71	
Interest due (\$937.50) and accrued (\$2,416.64) on bonds \$ Interest due on other assets \$	6, 838.84	
Total interest due and accrued		10,192.98 331,022.00
Gross assets	\$	2,633,408.05
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 1907-\$ Bills receivable, past due, taken for marine, inland and fire risks		
Total		1, 223. 24
Total admitted assets		2,632,184.81
LIABILITIES.		
Gross losses adjusted and unpaid (due, \$49,135.38; not yet due, \$25,307.18)\$ Gross claims for losses in process of adjustment or in suspense, includ-	74,442.56	
ing all reported and supposed losses  Gross claims for losses resisted	285, 781. 73 12, 383, 84	
Total \$  Deduct reinsurance due or accrued	372,608.13 158,461.63	
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running one year or less from date of policy, in- cluding interest premiums on perpetual fire risks, \$1,403,327,95; un-	\$	214, 146. 50
earned premiums (fifty per cent,)	701, 663. 97	
expired fire risks running more than one year from date of policy, \$2,608,415.05; unearned premiums (pro rata)	866, 892.30	
able upon all unexpired inland navigation risks, \$162,491.71; unearned premiums (fifty per cent.)— Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired marine risks, \$87,610.17; uncarned premiums	81,245.86	
(fifty per cent.)	46,570.36	
\$2,231.85; unearned premiums (pro rata)	1,115.92	1 005 100 15
Total unearned premiums as computed above	_	1,697,488.41
Total amount of all liabilities, except capital.  Capital actually paid up in cash		1, 911, 634. 91
Surplus as regards policyholders		720,549.90
Total liabilities	-	2, 632, 184, 81
Total habilities	=======================================	2,002,104.01

Gross Pre-

	Fire Risks.	miums Thereon.
In force on the 31st day of December, 1906	\$ 318,480,909.00	\$ 3,500,943.16
Written or renewed during the year	247, 942, 513.00	2,809,916.84
Total	\$ 566, 423, 422,00	\$ 6,310,860,00
Deduct those expired and marked off as terminated		2,690,876,65
In force at end of the year		\$ 3,619,983.35
Deduct amount reinsured	50, 285, 476.00	608, 240. 35
Net amount in force	\$ 267,762,803.00	\$ 3,011,743.00
	Marine and	Gross Pre-
	Inland Risks.	miums Thereon.
In force on the 31st day of December, 1906	\$ 5,156,543.00	\$ 215,094.20
Written or renewed during the year	140, 199, 011.00	652,206.33
Total	\$ 145, 355, 554,00	\$ 867,300.53
Deduct those expired and marked off as terminated		552,974.95
In force at end of the year		\$ 314,325,58 64,223,70
Deduct amount reinsured	1,250,833.00	64, 223, 70
Net amount in force	\$ 6,486,950.00	\$ 250,101.88
RECAPITULATION OF FIRE RISKS AND	PREMIUMS.	
Gross Pre- miums Charged,		Amount of
Year Amount Less Rein-		Premium
	action Unearned.	
In 19071 year or less\$ 117, 527, 915.00 \$ 1,403, 327.95 One-		
	fourth	
	e-fourths	
	sixth	
	half	
	sixths	
	ighth	
	e-eighths eighths	
	n-eighths	
	tenth	
	e-tenths	
The state of the s	half	
	n-tenths	
	-tenths	
	ata	
Total\$ 267,762,803,00 \$ 3,011,743.00		\$ 1,568,556.27
Total\$ 267,762,803.00 \$ 3,011,743.00		8 1,568,556.21
GENERAL INTERROGATORIES		
		e 50 000 00
Largest amount written on any one hazard Total amount of the company's stock owned by the directors at pa		
Total amount loaned to directors or other officers		
Total amount loaned to stockholders not officers		
Losses incurred during the year—fire		
Losses incurred during the year—inland marine		
Losses incurred during the year—ocean marine		167, 710, 44
BUSINESS IN THE STATE OF NORTH CAROLINA	DURING THE	
	Elm Distri	Marine and
Risks written	Fire Risks.	Inland Risks. \$ 127.383.00
Premiums received		
Losses paid		1,070.60 354.20
Losses incurred		354.20
Losses now unpaid		304.20
	.0.01	

36,733.15

44.635.85

29,617.98

1,595.24

24,397.48 8,410.02

45, 151, 85

20,261.63

13,818.44 136.86

61,940.41

## QUEEN INSURANCE COMPANY OF AMERICA.

Incorporated September 11, 1891.

Commenced Business September 11, 1891.

EDWARD F. BEDDALL, President.

NEVETT S. BARTON, Secretary.

Home Office, 84 William Street, New York City, N. Y.

#### CAPITAL STOCK

Amount of capital paid up in cash, \$1,000,000,00.

Amount of ledger assets (as per balance) December 31 of previous year......\$ 6,413,611.29

## INCOME.

Gross premiums.  Deduct reinsurance, rebate, abatement and return premiums.  Received for premiums (other than perpetual).	1,345,198.22	4,190,107.58
Gross interest on mortgage loans		4,150,107.55
Gross interest on bonds and dividends on stocks	215, 163.62	
Gross interest on deposits	7,468.03	
Gross interest from all other sources	7.71	
Total gross interest		225,629.44
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	\$ 600.00	
Stocks	6,454.79	7 074 70
		7,054.79
Total income	8	4,422,791.81
Sum of both amounts		10,836,403.10

Sum of both amounts\$	10,836,403.10
DISBURSEMENTS. Fire.	
Gross amount paid policyholders for losses (including \$303,615,57	
occurring in previous years)\$ 2,216,865.26	
Deduct amount received for salvage, \$21,026.58; and for reinsurance	
in other companies, \$231,377.28	
Net amount paid policyholders for losses	1,964,461.40
Expense of adjustment and settlement of losses.	44,025.82
Paid stockholders for interest or dividends.	160,000.00
Commission or brokerage	769,553.93
Allowances to local agencies for miscellaneous agency expenses	23,545.96
Salaries (\$73,370.97) and expenses (\$44,326.82) of special and general agents	117,697.79
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	252,193.03

Salaries (873,370,97) and expenses (844,326.82) of special and general agents.
Salaries, fees and all other charges of officers, directors, trustees and home office employees.

Rents
Advertising, \$12,915.43; printing and stationery, \$31,720.42.

Postage, telegrams, telephone and express
Legal expenses.

Furniture and fixtures.

Maps, including corrections
Underwriters' boards and tariff associations.

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses
Inspections and surveys.

Repairs and expenses (other than taxes) on real estate.

State taxes on premiums

Insurance Department licenses and fees		14,402.60
All other licenses, fees and taxes		16,559.90
Gross loss on sale or maturity of ledger assets, viz.:		
Stocks		2,073.12
Gross decrease in book value of ledger assets, viz.:		
Bonds\$		
Stocks	6,403.12	51,687.10
Miscellaneous expenses at head and branch offices		27,177.19
General traveling expenses.		5,643.99
Total disbursements		3,675,720.74
Balance	8	7,160,682.36
LEDGER ASSETS.		
	E4 000 00	
Mortgage loans on real estate\$	71,000.00	
Book value of bonds, excluding interest, \$3,823,894.51; stocks,	6.217.880.88	
\$2,393,986.37	4.826.89	
Deposited in trust companies and banks not on interest	7,126.59	
Deposited in trust companies and banks on interest	261,464.73	
Agents' balances representing business written subsequent to		
October 1, 1907	587,908.20	
Agents' balances representing business written prior to October		
1, 1907	5,708.26	
Interest accrued on bonds bought in 1907	4,604.24	
Interest accrued on stocks bought in 1907	162.57	
Total ledger assets, as per balance		7,160,682.36
NON-LEDGER ASSETS.		
Interest accrued on mortgages		
Interest due (\$26,529.04) and accrued (\$20,795.49) on bonds		
Interest due on other assets.	626.35	
Total interest due and accrued.		49,319.16
Reinsurance due on losses paid		14,307.44
Gross assets	S	7,224,308.96
		112211000100
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October		
1, 19078	5,708.26	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	366,579.02	
Due from insolvent companies for reinsurance on losses paid	7,299.17	
Interest accrued on stocks	162.57	
Total		379,749.02
Total admitted assets	_	6,844,559.94
Total aumitted assets		0,844,339.94
LIABILITIES.		
	141 005 00	
Gross losses adjusted and unpaid, not yet due	141,667.08	
Gross claims for losses in process of adjustment or in suspense, in- cluding all reported and supposed losses.	190,259.65	
Gross claims for losses resisted	43,104,79	
Total		
Deduct reinsurance due or accrued	44,875.06	
Net amount of unpaid losses and claims		329,556,46

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of		
policy, including interest premiums on perpetual fire risks, \$2,933,059.54; uncarned premiums (fifty per cent.) \$ 1,466,529.75	,	
Gross premiums (less reinsurance) received and receivable upon all		
unexpired fire risks running more than one year from date of		
policy, \$3,535,076.17; unearned premiums (pro rata)1,931,112.33		
Total unearned premiums as computed above		3,397,642.08
State, county and municipal taxes due or accrued		27,972.77 65,813.33
Commissions, brokerage and other charges due or to become due to agents and		
brokers		11,350.07
Return premiums, \$7,519.81; reinsurance premiums, \$26,369.95		33,889.76
Total amount of all liabilities, except capital		3,866,224.47
Capital actually paid up in cash.         \$ 1,000,000.00           Surplus over all liabilities.         1,978,335.47		
Surplus as regards policyholders		2,978,335.47
Total liabilities		6,844,559.94
RISKS AND PREMIUMS.		0 5
Fire Risks.	ni	Gross Pre- ums Thereon.
In force on the 31st day of December, 1906\$ 533,085,291.00		
Written or renewed during the year. 423,665,357.00	_	5,535,305.80
Total\$ 956,750,648.00		
*Deduct those expired and marked off as terminated 375,195,211.00		
In force at end of the year\$ 581,555,437.00	8	7,091,043.04
Deduct amount reinsured	_	622,907.33
Net amount in force\$ 529,869,781.00	\$	6,468,135.71
RECAPITULATION OF FIRE RISKS AND PREMIUMS.		
Gross Pre- miums Charged,		Amount of
Year Amount Less Rein- Written, Term. Covered, surance, Fraction Unearned.		Premium Unearned.
In 1907 1 year or lose \$ 100 550 252 00 \$ 2 022 050 54 One half	0	1 466 590 75

Year Written, Term.	Amount Covered.	Gross Pre- ums Charged, Less Rein- surance,	Fraction Unearned.	Amoun Premis Unear	um
In 1907 1 year or less\$	198,559,252.00	\$ 2,933,059.54	One-half\$	1,466.	529.75
In 19062 years	2,296,939.00	19,535.89	One-fourth	4.	883.97
In 19072 years	2,027,386.00	19,274.64	Three-fourths	14.	455.97
In 19053 years	66,849,366.00	666,385.94	One-sixth	111.	064.31
In 19063 years	80,522,700.00	819,470.17	One-half	409	735.07
In 19073 years	93,235,864.00	963,904.64	Five-sixths	803,	253.87
In 19044 years	590,078.00	6,430.82	One-eighth		803.84
In 19054 years	844,727.00	8,618.57	Three-eighths	3.	231.96
In 19064 years	1,293,540.00	12,417.76	Five-eighths	7.	761.10
In 19074 years	1,105,246.00	11,400.52	Seven-eighths	9.	975.45
In 19035 years	12,441,188.00	141,361.69	One-tenth	14.	136.17
In 19045 years	13,868,795.00	167,945.89	Three-tenths	50.	383.77
In 19055 years	15,618,858.00	189,760.44	One-half	94,	880.21
In 19065 years	19,594,689.00	248, 157.04	Seven-tenths	173,	708.92
In 19075 years	20,683,303.00	256,161.40	Nine-tenths	230,	545.26
VariousOver 5 years	337,850.00	4,250.76	Pro rata	2,	292.46
Total8	529,869,781.00	\$ 6,468,135.71	8	3,397,	642.08

## GENERAL INTERROGATORIES.

Largest amount written on any one hazard	8	300,000.00
Total amount of the company's stock owned by the directors at par value		6,500.00
Total amount loaned to directors or other officers.		None
Total amount loaned to stockholders not officers		None
Losses incurred during the year—fire		
		1,920,294.73
Losses incurred during the year—tornado		10,873.48
BUSINESS IN THE STATE OF NORTH CAROLINA DURING	THE	YEAR.
		Fire Risks.
Risks written		
Premiums received		31,918.11
Losses paid		13,421.06
Losses incurred.		14,576.06
Losses now unpaid		1,224.00
	-	
ROCHESTER GERMAN INSURANCE COM	PAN	Y.
Incorporated February 16, 1872. Commenced Business Fe	bruary	23, 1872.
Eugene Satterlee, President. H. F. Atwood	, Secre	tary.

## Home Office, 17-19 Main Street West, Rochester, N. Y.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.	
Amount of ledger assets (as per balance) December 31 of previous year\$	2,080,534.04
INCOME.	

INCOME.	Fire.	
Gross premiums\$		
Deduct reinsurance, rebate, abatement and return premiums		
Received for premiums (other than perpetual)		1,304,054.33
Gross interest on mortgage loans\$	12,567.17	
Gross interest on collateral loans	350.00	
Gross interest on bonds and dividends on stocks	39,485.17	
Gross interest on deposits	1,434.73	
Gross interest from all other sources.	1,919.63	
Gross rents from company's property	60,004.33	
Total gross interest and rents		115,761.03
Profit and loss		8,013.17
Liquidation dividend German-American Bank stock		2,000.00
Total income	8	1,429,828.53
Sum of both amounts		3,510,362.57
DISBURSEMENTS.		
Gross amount paid policyholders for losses (including \$146,689,36	Fire.	
occurring in previous years). \$ Deduct amount received for salvage, \$4.621.59; and for reinsurance	869,410.38	
in other companies, \$236,789.70	241,411.09	
Net amount paid policyholders for losses.		627,999.09
Ins. Report 1908—28		

\$ 2,218,662.90

Expense of adjustment and settlement of losses	\$ 6,192.63
Paid stockholders for interest or dividends	37,500.00
Commission or brokerage	
Salaries (\$18,981.61) and expenses (\$11,036.36) of special and general agents	
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	
Rents	
Advertising, \$1,322.53; printing and stationery, \$10,440.77	
Postage, telegrams, telephone and express	
Legal expenses.	
Furniture and fixtures	2,769.26
Maps, including corrections Underwriters' boards and tariff associations	
Fire department, fire patrol and salvage corps assessments, fees, taxes and	
expenses	
Repairs and expenses (other than taxes) on real estate	
Taxes on real estate	
State taxes on premiums	
Insurance Department licenses and fees	
All other licenses, fees and taxes	
Gross loss on sale or maturity of ledger assets, viz.:	12,273.79
Stocks	36.00
Miscellaneous expenses	
Total disbursements.	\$ 1,289,100.15
Balance	\$ 2,221,262.42
LEDGER ASSETS.	
Book value of real estate\$ 589,588.46	
Mortgage loans on real estate 247, 179.00	
Loans secured by pledge of bonds, stocks or other collaterals 7,000.00	
Loans secured by pledge of bonds, stocks or other collaterals 7,000.00 Book value of bonds, excluding interest, \$446,873.89; stocks,	
Loans secured by pledge of bonds, stocks or other collaterals. 7,000.00  Book value of bonds, excluding interest, \$446,873.89; stocks,  \$409,958	
Loans secured by pledge of bonds, stocks or other collaterals.         7,000.00           Book value of bonds, excluding interest, \$446,873.89; stocks, \$409,958.         856,831.89           Cash in company's office.         8,188.78	3
Loans secured by pledge of bonds, stocks or other collaterals.         7,000.00           Book value of bonds, excluding interest, \$446,873.89; stocks,         856,831.89           \$409,958.         856,831.89           Cash in company's office.         8,188.75           Deposited in trust companies and banks not on interest.         163,380.81	3
Loans secured by pledge of bonds, stocks or other collaterals.         7,000.00           Book value of bonds, excluding interest, \$446,873.89; stocks, \$4509,958.         856,831.89           Cash in company's office.         8,158.75           Deposited in trust companies and banks not on interest.         163,380.85           Deposited in trust companies and banks on interest.         161,286.66	3
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00   Book value of bonds, excluding interest, \$446,873.89; stocks, \$409,958   856,831.89   Cash in company's office   8,158.75   Deposited in trust companies and banks not on interest   163,380.82   Deposited in trust companies and banks not interest   161,286.60   Agents' balances representing business written subsequent to	3
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00   Book value of bonds, excluding interest, \$446,873.89; stocks, \$409,958   856,831.89   Cash in company's office   8,158.75   Deposited in trust companies and banks not on interest   163,380.82   Deposited in trust companies and banks on interest   161,286.60   Agents' balances representing business written subsequent to October 1, 1907   187,836.84	3
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00   Book value of bonds, excluding interest, \$446,873.89; stocks, \$409,958   856,831.89   Cash in company's office   8,158.75   Deposited in trust companies and banks not on interest   163,380.82   Deposited in trust companies and banks not interest   161,286.60   Agents' balances representing business written subsequent to	3
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00   Book value of bonds, excluding interest, \$446,873.89; stocks, \$409,958   856,831.89   Cash in company's office   8,158.75   Deposited in trust companies and banks not on interest   163,380.82   Deposited in trust companies and banks on interest   161,286.60   Agents' balances representing business written subsequent to October 1, 1907   187,836.84	3
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00   Book value of bonds, excluding interest, \$446,873.89; stocks, \$409,958   856,831.89   Cash in company's office   8,158.75   Deposited in trust companies and banks not on interest   163,380.82   Deposited in trust companies and banks not interest   161,286.60   Agents' balances representing business written subsequent to October 1, 1907   187,836.84   Total ledger assets, as per balance   NON-LEOGER ASSETS.	3 5 5 2,221,262.42
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00	3 6 6 6 6 8 2,221,262.42
Dans secured by pledge of bonds, stocks or other collaterals.   7,000.00	\$ 2,221,262.42
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00	3 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00	3 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00	\$ 2,221,262.42 21,897.37
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00	\$ 2,221,262.42 21,897.37
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00	\$ 2,221,262.42 \$ 2,221,262.42 21,897.37 5,000.00
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00	\$ 2,221,262.42 \$ 2,221,262.42 21,897.37 5,000.00
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00	\$ 2,221,262.42 \$ 2,221,262.42 21,897.37 5,000.00
Loans secured by pledge of bonds, stocks or other collaterals.   7,000.00	21,897.37 5,000.00 \$ 2,248,159.79

Total admitted assets....

# LIABILITIES.

Gross losses adjusted and unpaid (due, \$56,054.45; not yet due,		
\$1,830.84)\$ \$57,885.29	9	
Gross claims for losses in process of adjustment or in suspense, in-		
cluding all reported and supposed losses		
Gross claims for losses resisted 41,439.70		
Total\$ 250,812.90	8	
Deduct reinsurance due or accrued 142,883.46	9	
Net amount of unpaid losses and claims	S	107,929.49
Gross premiums (less reinsurance) received and receivable upon	- 0	107 1020.10
all unexpired fire risks running one year or less from date of		
policy, including interest premiums on perpetual fire risks,		
\$904,901.17; unearned premiums (fifty per cent.)	9	
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running more than one year from date		
of policy, \$1,078,110.28; unearned premiums (pro rata) 583,459.00	6	
Total unearned premiums as computed above	. 1	,035,909.65
Total amount of all liabilities, except capital		,143,839.14
Capital actually paid up in cash \$ 500,000.00		,110,000.11
Surplus over all liabilities 574,823.76		
	-	
Surplus as regards policyholders	-	,074,823.76
Total liabilities	.\$ 2	,218,662.90
	_	
RISKS AND PREMIUMS.	G	oss Pre-
Fire Risks.	nium	s Thereon.
In force on the 31st day of December, 1906	\$ 2	,176,755.53
Written or renewed during the year 168,230,893.00	2	,088,894.05
Total \$ 341,669,519.00	S 4	,265,649.58
Deduct those expired and marked off as terminated 149,267,512.00	1	,968,654.10
In force at end of the year	\$ 2	,296,995.48
Deduct amount reinsured 30,713,802.00	0 4	313,984.03
Net amount in force	\$ 1	,983,011.39
RECAPITULATION OF FIRE RISKS AND PREMIUMS.		
Gross Pre-		
Year Amount Less Rein-	A1	nount of
Written. Term. Covered. surance, Fraction Unearned.	Û	remium nearned.
In 19071 year or less\$ 62,357,982.00 \$ 904,901.17 One-half		452, 450.59
In 19062 years 400,380.00 4,228.02 One-fourth		1,057.00
In 19072 years 950,589.00 8,875.96 Three-fourths	_	6,656.97
In 19053 years 21,191,379.00 215,075.39 One-sixth		35,845.90
In 19063 years 23,194,313.00 242,583.11 One-half		121,291.56
In 19073 years 27,828,551.00 280,489.29 Five-sixths	-	233,741.05
In 19044 years 367,175.00 3,190.87 One-eighth	_	398.86
In 19054 years 333,425.00 2,938.17 Three-eighths		1,120.56
In 19064 years 439,775.00 3,847.05 Five-eighths		2,404,41
In 19074 years 725,722.00 6,647.15 Seven-eighths		5,816.25
In 19035 years 3,486,599.00 45,561.78 One-tenth		4,556.18
In 19045 years 3,915,197.00 52,174.09 Three-tenths		15,652.23
In 19055 years 4,664,353.00 59,850.02 One-half		29,925.01
In 19065 years 4,674,935.00 61,731.81 Seven-tenths		43,212,27
In 19075 years 7,157,830.00 90,867.57 Nine-tenths	-	81,780.81
Total\$ 161,688,205.00 \$ 1,983,011.39	8	,035,909.65

Gr

199,407.16

5,129.27

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	25,000.00
Total amount of the company's stock owned by the directors at par value	118,500.00
Total amount loaned to directors or other officers	30,600.00
Total amount loaned to stockholders not officers	33,475.00
Losses incurred during the year—fire	571,839.46
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	YEAR.

	Fire Risks.
Risks written\$	2,041,260.00
Premiums received	34,445.53
Losses paid	13,868.84
Losses incurred	12,357.18
Losses now unpaid	1,633.33
=	

# ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Incorporated May, 1865.

Commenced Business May, 1865.

C. H. BIGELOW, President.

A. W. Perry, Secretary.

J. T. WILLIAMS, Treasurer.

Home Office, Corner Third and Jackson Streets, Saint Paul, Minn.

## CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.

Amount of ledger assets (as per balance)	December 31 of previous ye	ar.	\$	4,446,340.03
	INCOME.			
	Fire.	1	Marine and Inland.	
Gross premiums	\$ 4,204,605.58	\$	924,216.00	
Deduct reinsurance, rebate, abatemer	it and return			
premiums	923,127.71		315,346.42	
	\$ 3,281,477.87	\$	608,869.58	
Received for premiums (other th	an perpetual)			3,890,347.45
Gross interest on mortgage loans		_\$	34,164.17	
Gross interest on collateral loans		_	844.10	
Gross interest on bonds and dividends o	n stocks	_	125,042.86	
Gross interest on deposits		_	5,906.21	
Clarent in Assert Parent all address and a			0.010.00	

Gross interest on collateral loans	844.10
Gross interest on bonds and dividends on stocks	125,042.86
Gross interest on deposits	5,906.21
Gross interest from all other sources	8,018.26
Gross rents from company's property, including \$6,000 for com-	
pany's occupancy of its own buildings	25,431.56
_	

Total gross interest and rents	
oss profit on sale or maturity of ledger assets, viz.:	
Real estate\$	2,493.75
Bonds	780.70

I	londs	780.70
5	tocks	1,590.00 .
(	ther assets	264.82

	-
Fall River warrants previously charged off\$	219.28
Agents' balances.	861.84
Concience fund	600.00
Various commissions.	6,944.01
Total income\$	4,103,509.01
Sum of both amounts\$	8,549,849.04
DISBURSEMENTS.	
Marine	
Gross amount paid policyholders for losses (includ-	
ing \$509,209.41 occurring in previous years)\$ 1,810,065.89 \$ 782,958.68	
Deduct amount received for salvage, \$25,367.60; and	
for reinsurance in other companies, \$586,505.18. 175,721.26 436,151.52	
\$ 1,634,364.63 \$ 346,807.16	
Net amount paid policyholders for losses.	1,981,171.79
Expense of adjustment and settlement of losses.	35,109.95
Paid stockholders for interest or dividends.	50,000.00
Commission or brokerage	909,923.92
Allowances to local agencies for miscellaneous agency expenses.	3,060.21
Salaries (\$43,796.31) and expenses (\$63,536.35) of special and general agents	107,332.66
Salaries, fees and all other charges of officers, directors, trustees and home office	OF FOO OF
employees	67,522.95
Rents Advertising, \$1,034.43; printing and stationery, \$20,784.90.	6,000.00 21,819.33
Postage, telegrams, telephone and express	20,178.80
Legal expenses.	4,203.64
Furniture and fixtures	745.26
Maps, including corrections	4,288.32
Underwriters' boards and tariff associations	19,296.84
Fire department, fire patrol and salvage corps assessments, fees, taxes and	
expenses	9,162.93
Inspections and surveys	6,562.28
Repairs and expenses (other than taxes) on real estate	9,903,73
Taxes on real estate.	4,566.37
State taxes on premiums	63,693.19
Insurance Department licenses and fees	15,952.76
All other licenses, fees and taxes	11,728.90
Gross loss on sale or maturity of ledger assets, viz.:  Real estate \$4,706.25	
Bonds 2,465.00	
2,100.00	7,171.25
Agents' balances	2,204.62
Miscellaneous expenses.	10,381.60
Total disbursements	3,371,981.30
Balance\$	5,177,867.74
LEDGER ASSETS.	
Book value of real estate \$278,798.21	
Mortgage loans on real estate 617,360,00	
Loans secured by pledge of bonds, stocks or other collaterals	
Book value of bonds, excluding interest, \$2,957,823.48; stocks,	
\$353,237.50 2,311,060.98	
Cash in company's office 2,259.12	
Deposited in trust companies and banks on interest 426,402.90	
Agents' balances representing business written subsequent to	
October 1, 1907 422,791.35	

		_
Agents' balances representing business written prior to October 1, 1907	0 011 01	
Bills receivable, taken for marine and inland risks	9,611.61 11,270.83	
Bills receivable, taken for fire risks	22, 155, 82	
Atlantic Mutual Insurance Company scrip	2 163 00	
Due from reinsuring companies on losses paid.	48,993.92	
Total ledger assets, as per balance		5,177,867.74
		0,111,001.12
NON-LEDGER ASSETS.		
Interest due (\$120) and accrued (\$5,874.25) on mortgages\$	5.994.25	
Interest due (\$7,568.03) and accrued (\$22,244.46) on bonds		
Total interest due and accrued		35,806.74
	_	
Gross assets	\$	5,213,674.48
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October		
1, 1907\$	9,611,61	
Bills receivable, past due, taken for marine, inland and fire risks	15,495.37	
Loans on personal security, endorsed or not	500.00	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	186,647.48	
Total		212,254.46
Total admitted assets		5,001,420.02
		3,001,420.02
LIABILITIES.		
LIABILITIES.  Gross losses adjusted and unpaid, not yet due	66,073.41	
Gross losses adjusted and unpaid, not yet due\$ Gross claims for losses in process of adjustment or in suspense, in-		
Gross losses adjusted and unpaid, not yet due	337,973.29	
Gross losses adjusted and unpaid, not yet due\$ Gross claims for losses in process of adjustment or in suspense, in-		
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70	
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19	
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19	359,918.51
Gross losses adjusted and unpaid, not yet due. \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total \$ Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon	337,973.29 21,820.00 425,866.70 65,948.19	359,918.51
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19	359,918.51
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19	359,918.51
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19	359,918.51
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19	359,918.51
Gross losses adjusted and unpaid, not yet due	337,973,29 21,820,00 425,866,70 65,948,19 	359,918.51
Gross losses adjusted and unpaid, not yet due	337,973,29 21,820,00 425,866,70 65,948,19 	359,918.51
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19 	359,918.51
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19 	359,918.51
Gross losses adjusted and unpaid, not yet due	337,973,29 21,820,00 425,866,70 65,948,19 \$ 855,517,50 2,075,111,05 80,423,64	359,918.51 3,011,052.19
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19 \$ 855,517.50 2,075,111.05 80,423.64	
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19 \$ 855,517.50 2,075,111.05 80,423.64 agents and	
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19 \$ 855,517.50 2,075,111.05 80,423.64 agents and	3,011,052.19
Gross losses adjusted and unpaid, not yet due	337,973,29 21,820,00 425,866,70 65,948,19 \$ 855,517,50 2,075,111,05 80,423,64 agents and	3,011,052.19 3,796.70
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19 \$ 855,517.50 2,075,111.05 80,423.64 agents and	3,011,052.19 3,796.70
Gross losses adjusted and unpaid, not yet due	337,973.29 21,820.00 425,866.70 65,948.19 \$ 855,517.50 2,075,111.05 80,423.64 agents and \$ 500,000.60 1,126,652.62	3,011,052.19 3,796.70

# RISKS AND PREMIUMS.

	Fire Risks, miums Thereon,
In force on the 31st day of December, 1906	
Written or renewed during the year	
Total	
Deduct those expired and marked off as terminated	
In force at end of the year	
Deduct amount reinsured	33,775,612.00 458,477.07
Net amount in force	\$ 412,303,397.00 \$ 5,482,403.97
	Marine and Gross Pre- Inland Risks. miums Thereon.
In force on the 31st day of December, 1906	
Written or renewed during the year	195,430,847.00 924,216.00
Total	\$ 198,659,356.00 \$ 1,041,533.90
Deduct those expired and marked off as terminated	
In force at end of the year	
Deduct amount reinsured.	
Net amount in force	
Net amount in force	4,315,710.00 6 100,047.20
RECAPITULATION OF FIRE RISK	S AND PREMIUMS.
Gross Pre-	
Year Amount Less Rein-	Amount of Premium
Written, Term, Covered, surance,	Fraction Unearned, Unearned,
In 19071 year or less_\$ 117,786,316.00 \$ 1,711,935.0	00 One-half\$ 855,517.50
In 19062 years 513,121.00 5,108.0	00 One-fourth 1,277.00
In 19053 years 52,078,255.00 594,205.1	18 One-sixth 99,034.19
In 19063 years 60,800,255.00 690,418.6	
In 19073 years 72,415,109.00 816,264.0	
In 19044 years 220,022.00 1,850.1	16 One-eighth 231.27
In 19054 years 388,370.00 3,941.0	01 Three-eighths 1,477.88
In 19064 years 489,560.00 4,923.0	00 Five-eighths 3,076.88
In 19074 years 577,552.00 5,848.0	
In 19035 years 14,767,439.00 235,150.4	72 Three-tenths 80,387.62
In 19045 years 16,312,915.00 267,958.7	
In 19045 years 16,312,915.00 267,958.7 In 19055 years 20,074,622.00 301,661.0	08 One-half 150,830.54
In 1904 5 years 16,312,915.00 267,958.7 In 1905 5 years 20,074,622.00 301,661.0 In 1906 5 years 24,286,541.00 370,935.7	08 One-half 150,830.54 70 Seven-tenths 259,654.99
In 1904     5 years     16,312,915.00     267,958.7       In 1905     5 years     20,074,622.00     301,661.0       In 1906     5 years     24,286,541.00     370,935.7       In 1907     5 years     31,081,313.00     468,229.0	08 One-half 150,830.54 70 Seven-tenths 259,654.99 00 Nine-tenths 421,406.10
In 1904 5 years 16,312,915.00 267,958.7 In 1905 5 years 20,074,622.00 301,661.0 In 1906 5 years 24,286,541.00 370,935.7	08 One-half 150,830.54 70 Seven-tenths 259,654.99 00 Nine-tenths 421,406.10

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	140,000.00
Total amount of the company's stock owned by the directors at par value	169,200.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers.	None
Losses incurred during the year—fire.	1,545,370.88

	Fire Risks.	Marine and Inland Risks.
Risks written\$	1,409,765.00	\$ 68,057.00
Premiums received	17,444.94	362.08
Losses paid	6,357.29	2,000.00
Losses incurred	7,151.65	2,000.00
Losses now unpaid	802.28	

# SHAWNEE FIRE INSURANCE COMPANY.

Incorporated October 16, 1895,

Commenced Business October 16, 1895.

JOAB MULRANE, President,

H. A. Morgan, Secretary,

JOHN R. MULRANE, Treasurer.

Home Office, 701 Jackson Street, Topeka, Kansas,

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$200,000.00.	
Amount of ledger assets (as per balance) December 31 of previous year\$	1,079,915.22

INCOME,	
Fire,	
Gross premiums\$ 1,773,256	
Deduct reinsurance, rebate, abatement and return premiums 452,047	.86
Received for premiums (other than perpetual)	1,321,208.42
Gross interest on mortgage loans \$42,260	.92
Gross interest on collateral loans	. 39
Gross interest on bonds and dividends on stocks 11,755	.41
Gross interest on deposits 243	. 48
Gross interest from all other sources125	.31
Gross rents from company's property, including \$2,400 for com-	
pany's occupancy of its own buildings 6,246	.82
Total gross interest and rents	61,956,33
Discount losses	
Collected on premium notes previously charged off	
Discount (investments)	2,625.50
Total income	\$ 1,389,068.84
Sum of both amounts	\$ 2,468,984.06
DISDUDGENEVES	
DISBURSEMENTS. Fire.	
Gross amount paid policyholders for losses (including \$8,326.99	
occurring in previous years) 520,832	. 88
Deduct amount received for salvage, \$1,861.61; and for reinsurance	
in other companies, \$66,488.3268,349	.93
Net amount paid policyholders for losses	452,482.95
Expense of adjustment and settlement of losses.	6,733.09
Paid stockholders for interest or dividends	30,000.00
Commission or brokerage	412,949.87
Salaries (\$10,863.26) and expenses (\$11,924.49) of special and general agents	22,787.75
Salaries, fees and all other charges of officers, directors, trustees and home off	ice
employees	34,186.62
Rents, including \$2,400 for company's occupancy of its own buildings	2,625.00
Advertising, \$4,784.23; printing and stationery, \$17,977.31	22,761.54
Postage, telegrams, telephone and express.	
Legal expenses	1,471.46
Furniture and fixtures	
Maps, including corrections.	
Underwriters' boards and tariff associations	
Fire department, fire patrol and salvage corps assessments, fees, taxes a	
expenses	2,565.96

Inspections and surveys.	\$	2,827.93
Repairs and expenses (other than taxes) on real estate		3,318.11
Taxes on real estate		831.25
State taxes on premiums		5,330.48
Insurance Department licenses and fees		8,240.52
All other licenses, fees and taxes		9,647.44
Premiums on investments		1,542.50
Total disbursements	\$	1,034,564.69
Balance	\$	1,434,419.37
LEDGER ASSETS.		
Book value of real estate	42,166.34	
Mortgage loans on real estate	805,585.00	
Loans secured by pledge of bonds, stocks or other collaterals.	39,000.00	
Book value of bonds, excluding interest, \$277,050; stocks,		
\$1,700	278,750.00	
Cash in company's office	7,156.20	
Deposited in trust companies and banks not on interest	84,728.64	
Deposited in trust companies and banks on interest  Agents' balances representing business written subsequent to	5,386.41	
October 1, 1907	169,038.92	
Agents' balances representing business written prior to October	105,000.52	
1, 1907	553.13	
Bills receivable, taken for fire risks	2,054.73	
Total ledger assets, as per balance	\$	1,434,419.37
NON-LEGGER ASSETS.		
Interest due (\$1,246.57) and accrued (\$11,137.40) on mortgages\$		
Interest accrued on bonds	1,942.92	
Interest accrued on collateral loans	648.09	
Total interest due and accrued		14,974.98
Market value of real estate over book value		2,583,66
Gross assets	8	1,452,228.01
OEDUCT ASSETS NOT ADMITTEO.		
Agents' balances representing business written prior to October		
1, 1907\$	553.13	
Bills receivable, past due, taken for marine, inland and fire risks	319.75	
Total		872.88
. Total admitted assets		
		1,431,333.13
LIABILITIES.		
Gross claims for losses in process of adjustment or in suspense, in-	26,998.91	
cluding all reported and supposed losses	75,885.00	
Total\$	102,883.91	
Deduct reinsurance due or accrued.	12,841.31	
Net amount of unpaid losses and claims		90,042.60
Gross premiums (less reinsurance) received and receivable upon		00,0x,00
all unexpired fire risks running one year or less from date of		
policy, including premiums on perpetual fire risks, \$637,648.41;		
unearned premiums (fifty per cent.)\$	318,824.20	
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running more than one year from date		
of policy, \$1,088,907.95; unearned premiums (pro rata)	631,903.98	
Total unearned premiums as computed above		950,728,18

Salaries, rents, expenses, bills, accounts, fees, et Reinsurance premiums.			\$ 1,872.70 4,172.94
Total amount of all liabilities, except cap Capital actually paid up in cash Surplus over all liabilities		\$ 200,000.00	\$ 1,046,816.42
Surplus as regards policyholders			404,538.71
Total liabilities			\$ 1,451,355.13
Town monitors and a second			¥ 1,101,000.1B
RISKS AND	PREMIUN	MS.	
		Fire Risks, n	Gross Pre-
In force on the 31st day of December, 1906			
Written or renewed during the year			1,773,256.28
Total		\$ 197 764 192 00	\$ 3,063,037.56
Deduct those expired and marked off as termina			1,237,891.03
In force at end of the year			\$ 1,825,146,53
Deduct amount reinsured			98,590.17
Net amount in force		\$ 129,888,133.00	\$ 1,726,556.36
RECAPITULATION OF FIR		AND PREMIUMS.	
Gr	oss Pre- is Charged,		Amount of
Year Amount Le	ss Rein-		Premium
	urance.	Fraction Unearned.	Unearned.
In 19071 year or less\$ 41,451,588.00 \$ In 19062 years 355,599.00	637,648.41 3,236.10	One-half	\$ 318,824.20 809.03
In 19062 years 355,599.00 In 19072 years 2,465,491.00	28,320.53	Three-fourths	21,240.39
In 19072 years 10,335,598.00	105,539.64	One-sixth	17,589.96
In 19063 years 14,777,472.00	155,658.65	One-half	77,829.33
In 19073 years 24,030,461.00	254,750.14	Five-sixths	212,291.78
In 19044 years 61,112.00	1,143.39	One-eighth	142.92
In 19054 years 86,130.00	1,328.41	Three-eighths	498.15
In 19064 years 192,826.00	2,442.89	Five-eighths	1,526.81
In 19074 years 550,528.00	6,568.64	Seven-eighths	5,747.56
In 19035 years 4,755,622:00	73,034.28	One-tenth	7,303.43
In 19045 years6,047,306.00	94,551.41 107,545.98	Three-tenths	28,365.42
In 19055 years 7,228,113.00 In 19065 years 8,151,442.00	107,545.98	Seven-tenths	53,772.99 85,830.08
In 19075 years 9,398,845.00	132,173.48	Nine-tenths	118,956.13
	1.726.556.36		\$ 950,728.18
10ta1 \$ 129,888,133.00 \$	1,720,550.30		8 950,728.18
GENERAL INT	EDDOGAT	ODIEC	
GENERAL INT	ENNOGATI	ONIES.	
Largest amount written on any one hazard			
Total amount of the company's stock owned by			181,000.00
Total amount loaned to directors or other officer			14,000.00
Total amount loaned to stockholders not office Losses incurred during the year—fire and tornad			None 466,081.62
Losses incurred during the year-nie and tornad	10		400,001.02
BUSINESS IN THE STATE OF NOR	TH CARO	LINA DURING TH	E YEAR.
			Fire Risks.
Risks written			793,133.00
Premiums received			12,780.77
Losses paid			2,477.10
Losses incurred			2,477.10

2,650,40

1,473.50

10,208,73

52,694.27

# SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Incorporated 1849.

Commenced Business 1851.

A. W. DAMON, President.

W. J. MACKAY, Secretary.

F. H. WILLIAMS, Treasurer.

Fire.

Home Office, 195 State Street, Springfield, Mass,

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$2,000,000.00,

Amount of ledger assets (as per balance) December 31 of previous year -----\$ 6,422,397.07 INCOME.

Gross premiums\$ 6.568,096.48	
Deduct reinsurance, rebate, abatement and return premiums 1,614,417.48	
Received for premiums (other than perpetual)	4,953,679.05
Gross interest on mortgage loans\$ 31,079.14	
Gross interest on collateral loans	
Gross interest on bonds and dividends on stocks	
Gross interest on deposits	
Gross rents 15,000.00	
Total gross interest and rents	248, 048, 04
Gross profit on sale or maturity of ledger assets, viz.:	
Stocks	23, 390, 88
Gross increase in book value of ledger assets, viz.:	
Stocks	2,000.00
Holyoke Water Power Company, extra dividend 25 per cent.	2,500.00
Agents' balances collected, previously charged off	433.73
Total income\$	5.230.051.70
Sum of both amounts\$	11,652,448,77
Sum of both amounts\$	11,652,448.77
DISBURSEMENTS.	11,652,448.77
DISBURSEMENTS.	11.652.448.77
${\tt DISBURSEMENTS.} \\ Fire.$ Gross amount paid policyholders for losses (including \$321,184.95 occur-	11,652,448,77
DISBURSEMENTS.   Fire.	11.652.448.77
${\tt DISBURSEMENTS.} \\ Fire.$ Gross amount paid policyholders for losses (including \$321,184.95 occur-	11,652,448.77
DISBURSEMENTS.  Fire.  Gross amount paid policyholders for losses (including \$321,184.95 occurring in previous years)  \$2,586.399.18  Deduct amount received for salvage, \$16,719.50; and for reinsurance in	11,652,448,77 2,203,622,81
DISBURSEMENTS.   Fire.	
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$321,184.95 occurring in previous years).  2, 586,399.18  Deduct amount received for salvage, \$16,719.50; and for reinsurance in other companies, \$366,66.87.  Net amount paid policyholders for losses	2, 203, 622, 81
DISBURSEMENTS.   Fire.	2, 203, 622, 81 25, 090, 90
DISBURSEMENTS.  Fire.  Gross amount paid policyholders for losses (including \$321,184.95 occurring in previous years) \$2,586.399.18  Deduct amount received for salvage, \$16,719.50; and for reinsurance in other companies, \$366,666.87 382,776.37  Net amount paid policyholders for losses  Expense of adjustment and settlement of losses  Paid stockholders for interest or dividends	2, 203, 622, 81 25, 090, 90 200, 000, 00
	2, 203, 622, 81 25, 090, 90 200, 000, 00 961, 317, 51
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$321,184.95 occurring in previous years). \$2,586,399.18  Deduct amount received for salvage, \$16,719.50; and for reinsurance in other companies, \$366,066.87. \$382,776.37  Net amount paid policyholders for losses  Expense of adjustment and settlement of losses  Paid stockholders for interest or dividends  Commission or brokerage. Allowances to local agencies for miscellaneous agency expenses	2, 203, 622, 81 25, 090, 90 200, 000, 00 961, 317, 51 32, 556, 49
DISBURSEMENTS.  Fire.  Gross amount paid policyholders for losses (including \$321,184.95 occurring in previous years)	2, 203, 622, 81 25, 090, 90 200, 000, 00 961, 317, 51 32, 556, 49
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$321,184.95 occurring in previous years).  \$2,586,399.18  Deduct amount received for salvage, \$16,719.50; and for reinsurance in other companies, \$366,66.87.  Net amount paid policyholders for losses  Expense of adjustment and settlement of losses.  Expense of adjustment and settlement of losses.  Paid stockholders for interest or dividends  Commission or brokerage.  Allowances to local agencies for miscellaneous agency expenses  Salaries (\$129,904.47) and expenses (\$86,645.67) of special and general agents.  Salaries, fees and all other charges of officers, directors, trustees and home office	2, 203, 622, 81 25, 090, 90 200, 000, 00 961, 317, 51 32, 556, 49 216, 550, 14
DISBURSEMENTS.  Fire.  Gross amount paid policyholders for losses (including \$321,184.95 occurring in previous years) \$2,586.399.18  Deduct amount received for salvage, \$16,719.50; and for reinsurance in other companies, \$366,666.87 382,776.37  Net amount paid policyholders for losses  Expense of adjustment and settlement of losses  Paid stockholders for interest or dividends  Commission or brokerage 4.10wances to local agencies for miscellaneous agency expenses  Salaries (\$129,904.47) and expenses (\$86,645.67) of special and general agents Salaries, fees and all other charges of officers, directors, trustees and home office employees	2, 203, 622, 81 25, 090, 90 200, 000, 00 961, 317, 51 32, 556, 49 216, 550, 14 231, 713, 05

Legal expenses ----

Furniture and fixtures ----

Maps, including corrections-----

Underwriters' boards and tariff associations-----

Fire department, fire patrol and salvage corps assessments, fees, tax		32,373.61
Inspections and surveys		24,618.27
Repairs and expenses (other than taxes) on real estate		500.00
Taxes on real estate		3,750.00
State taxes on premiums		85,736.41
Insurance Department licenses and fees		13,508.46
All other licenses, fees and taxes		29, 029, 35
Gross loss on sale or maturity of ledger assets, viz.;  Real estate	-1,838.92	
Stocks	6,380,63	
	01000.00	8,219.55
Gross decrease in book value of ledger assets, viz.:  Stocks		2,500,00
Agents' balances charged off		421.27
Miscellaneous expenses		27,768.28
	ware	
Total disbursements	\$	4,262,022.23
Balance	\$	7,390,426.54
LEDGED ASSESS	-	
LEDGER ASSETS.		
Book value of real estate\$	350,000.00	
Mortgage loans on real estate	977,070.00 6,000.00	
Book value of bonds, excluding interest, \$1,132,969.87; stocks,	6,000.00	
\$3.310.974.05	4, 443, 943, 92	
Cash in company's office	797-91	
Deposited in trust companies and banks not on interest	171,662.92	
Deposited in trust companies and banks on interest	525,479.91	
Agents' balances representing business written subsequent to October		
1, 1907	908,100.31	
Agents' balances representing business written prior to October 1,	7,371.57	
1907		
Total ledger assets, as per balance	\$	7, 390, 426.54
NON-LEDGER ASSETS.		
Interest accrued on mortgages\$	20,318,17	
Interest accrued on bonds		
Interest accrued on collateral loans	150.00	
Total interest accrued		37, 920, 25
	_	
Gross assets	\$	7,428,346.79
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 1907-\$	7,371.57	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	216.016.42	
Total		223, 387, 99
	_	220(001-00
Total admitted assets	\$ ==	7,204,958-80
LIABILITIES.		
Gross losses adjusted and unpaid, not yet due\$	164,285.67	
Gross claims for losses in process of adjustment or in suspense, includ-	104,200+01	
ing all reported and supposed losses	274, 456. 53	
Gross claims for losses resisted	16, 392, 84	
Total\$	455, 135, 04	
Deduct reinsurance due or accrued	114,080.38	
Net amount of unpaid losses and claims		341.054.66
Net amount of unpaid losses and claims		041,004.00

2,233,822.28

						0	
ross premiums (less reins	arance) receive	1 01	nd receivable n	non all	un-		
						55	
expired fire risks running	ng more than on	e y	ear from date	of pol	icy,		
\$3,909,344.45; unearned p	remiums (pro r	ata	.)(		2,159,916.7	5	
Total unearned premi	ums as compute	ed a	bove			_s	3,901,906.40
							5, 125.20
							46, 114.22
Total amount of all lis	hilities except	001	ital			·	4,294,200.48
							4,234,200.40
						-	O oto mro oo
rplus as regards policy no	iders					_	2,910,758.32
Total liabilities						-\$	7,204,958.80
	RISKS	A	ND PREMIUN	IS.			Gross Pre-
					Fire Risks.		ums Thereon.
force on the 31st day of I	December, 1906-			\$	623, 979, 841.00	\$	7,296,744.50
ritten or renewed during	the year				527,766,196.00		6,568,096.48
Total				S	,151,746,037.00	\$	13,864,840.98
					458,534,211.00		5,602,392.32
In force at and of the	mon w			•	000 011 000 00	-	8,262,448.66
						Ð	869, 124, 92
				~		_	
Net amount in force -				\$	617,070,721.00	\$	7,393,323.74
RECAP	ITULATION (	F	FIRE RISKS	AND :	PREMIUMS.		
			Gross Pre-				Amount of
Year	Amount	7761	Less Rein-				Premium
			surance.				Unearned.
the state of the s		\$				-\$	1,741,989.65
				One-f	ourth		
19072 years			14, 237, 02	The	£41		4,727.36
					-fourths	-	10,677.77
1906 2 vears	67,719,048.00 82,032,340.00		661,238.17	One-s	ixth	-	10,677.77 110,206.36
19063 years	82,032,340.00		661,238.17 857,072.39	One-s	ixth alf	-	10,677.77 110,206.36 428,536.19
19063 years 19073 years 19044 years			661,238.17	One-s One-h Five-s	ixth	-	10,677.77 110,206.36
19073 years	82,032,340.00 96,510,053.00		661,238.17 857,072.39 1,006,535.51	One-s One-h Five-s One-e	ixth alf iixths	-	10,677.77 110,206.36 428,536.19 838,779.59
19073 years 19044 years	82,032,340.00 96,510,053.00 619,088.00		661,238.17 857,072.39 1,006,535.51 5,564.38	One-s One-h Five-s One-e Three	ixth alf ixthsighth	-	10,677.77 110,206.36 428,536.19 838,779.59 695.55
19073 years 19044 years 19054 years	82,032,340.00 96,510,053.00 619,088.00 791,463.00		661,238.17 857,072.39 1,006,535.51 5,564.38 7,073.25	One-s One-h Five-s One-e Three Five-s	ixth alf sixthsighth eighths	-	10,677.77 110,206.36 428,536.19 838,779.59 695.55 2,652.47
19073 years 19044 years 19054 years 19064 years	82, 032, 340.00 96, 510, 053.00 619, 088.00 791, 463.00 1, 259, 818.00		661,238.17 857,072.39 1,006,535.51 5,564.38 7,073.25 12,507.50	One-s One-h Five-s One-e Three Five-s Seven	ixthalfixthsightheighths	-	10, 677-77 110, 206.36 428, 536.19 838, 779.59 695.55 2, 652.47 7,817.19
1907 3 years	82,032,340.00 96,510,053.00 619,088.00 791,463.00 1,259,818.00 1,091,940.00 16,675,204.00 18,950,819.00		661,238,17 857,072,39 1,006,535,51 5,564,38 7,073,25 12,507,50 10,616,29 184,281,94 208,655,27	One-s One-e Three Five-e Seven One-t Three	ixth	-	10,677.77 110,206.86 428,536.19 838,779.59 695.55 2,652.47 7,817.19 9,289.25
1907 3 years	82,032,340.00 96,510,053.00 619,088.00 791,463.00 1,259,818.00 1,091,940.00 16,675,204.00 18,950,819.00 21,783,647.00		661,238.17 857,072.39 1,006,535.51 5,564.38 7,073.25 12,507.50 10,616.29 184,281.94 208,655.27 252,531.44	One-s One-h Five-s One-e Three Five-s Seven One-t Three One-h	ixth	-	10,677.77 110,206.86 428,536.19 838,779.59 695.55 2,652.47 7,817.19 9,289.25 18,428.19 62,596.58 126,265.72
1907 — 3 years — 1904 — 4 years — 1905 — 4 years — 1905 — 4 years — 1907 — 4 years — 1908 — 5 years — 1908 — 5 years — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 —	82,032,340.00 96,510,053.00 619,088.00 791,463.00 1,091,940.00 16,675,204.00 18,950,819.00 21,783,647.00 26,628,019.00		661,238.17 857,072.39 1,006,535.51 5,564.38 7,073.25 12,507.50 10,616.29 184,281.94 208,655.27 252,531.44 319,325.67	One-s One-h Five-s One-e Three Seven One-t Three One-h Seven	ixth	-	10, 677. 77 110, 206. 36 428, 536. 19 838, 779. 59 695. 55 2, 652. 47 7, 817. 19 9, 289. 25 18, 428. 19 62, 596. 58 126, 265. 72 223, 527. 97
1907 3 years	82,032,340.00 96,510,053.00 619,088.00 791,463.00 1,259,818.00 1,091,940.00 16,675,204.00 18,950,819.00 21,783,647.00		661,238.17 857,072.39 1,006,535.51 5,564.38 7,073.25 12,507.50 10,616.29 184,281.94 208,655.27 252,531.44	One-s One-h Five-s One-e Three Seven One-t Three One-h Seven	ixth	-	10,677.77 110,206.86 428,536.19 838,779.59 695.55 2,652.47 7,817.19 9,289.25 18,428.19 62,596.58 126,265.72
1907 — 3 years — 1904 — 4 years — 1905 — 4 years — 1905 — 4 years — 1907 — 4 years — 1908 — 5 years — 1908 — 5 years — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 — 1906 —	82,032,340.00 96,510,053.00 619,088.00 791,463.00 1,259,818.00 1,091,940.00 16,675,204.00 12,783,647.00 26,628,019.00 28,769,991.00	**	661,238.17 857,072.39 1,006,535.51 5,564.38 7,073.25 12,507.50 10,616.29 184,281.94 208,655.27 252,531.44 319,325.67	One-s One-h Five-s One-e Three Seven One-t Three One-h Seven	ixth	-	10, 677. 77 110, 206. 36 428, 536. 19 838, 779. 59 695. 55 2, 652. 47 7, 817. 19 9, 289. 25 18, 428. 19 62, 596. 58 126, 265. 72 223, 527. 97
1907 - 3 years - 1904 - 4 years - 1905 - 4 years - 1905 - 4 years - 1906 - 4 years - 1907 - 4 years - 1908 - 5 years - 1908 - 5 years - 1905 - 5 years - 1905 - 5 years - 1907 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905	82,032,340.00 96,510,053.00 619,088.00 791,463.00 1,259,818.00 1,091,940.00 16,675,204.00 12,783,647.00 26,628,019.00 28,769,991.00	8	661, 238.17 857, 072.39 1,006, 535.51 5,564.38 7,073.25 12,507.50 10,616.29 184, 281.94 208, 655.27 252, 531.44 319, 325.67 350, 796.18	One-s One-h Five-s One-e Three Seven One-t Three One-h Seven	ixth		10, 677. 77 110, 206. 36 428, 536. 19 888, 779. 59 695. 55 2, 652. 47 7, 817. 19 9, 289. 25 18, 428. 19 62, 596. 58 126, 265. 72 223, 527. 97 315, 716. 56
1907 - 3 years - 1904 - 4 years - 1905 - 4 years - 1905 - 4 years - 1906 - 4 years - 1907 - 4 years - 1908 - 5 years - 1908 - 5 years - 1905 - 5 years - 1905 - 5 years - 1907 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905	82,032,340.00 96,510,653.00 619,088.00 791,463.00 1,259,818.00 1,091,940.00 16,675,204.00 18,950,819.00 21,783,647.00 28,765,991.00 617,070,721.00		661, 238.17 857, 072.39 1,006, 535.51 5,564.38 7,073.25 12,507.50 10,616.29 184, 281.94 208, 655.27 252, 531.44 319, 325.67 350, 796.18	One-s One-h Five-s One-e Three Five-s Seven One-t Three One-h Seven Nine-	ixth		10, 677. 77 110, 206. 36 428, 536. 19 888, 779. 59 695. 55 2, 652. 47 7, 817. 19 9, 289. 25 18, 428. 19 62, 596. 58 126, 265. 72 223, 527. 97 315, 716. 56
1907 - 3 years - 1904 - 4 years - 1905 - 4 years - 1905 - 4 years - 1906 - 4 years - 1907 - 4 years - 1908 - 5 years - 1908 - 5 years - 1905 - 5 years - 1905 - 5 years - 1907 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905 - 1905	82,032,340.00 96,510.052.00 619.088.00 791,468.00 1,259,818.00 16,675,204.00 18,950,819.00 21,783,647.00 26,628,019.00 617,070,721.00	. 11	661, 238.17 857, 072.39 1,006, 535, 51 5,564.38 7,073.25 12,507.50 10,616.29 184, 281.94 208, 665.27 252, 531.44 319, 325.67 350, 796.18 7,398, 323.74	One-s One-h Five-s One-e Three Five- Seven One-t Three One-h Seven Nine-	ixth	\$	10, 677. 77 110, 206. 36 428, 536. 19 888, 779. 59 695. 55 2, 652. 47 7, 817. 19 9, 289. 25 18, 428. 19 62, 596. 58 126, 265. 72 223, 527. 97 315, 716. 56
1907 — 3 years — 1904 — 4 years — 1905 — 4 years — 1905 — 4 years — 1906 — 4 years — 1907 — 4 years — 1908 — 5 years — 1908 — 5 years — 1909 — 5 years — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907	82,032,340.00 96,510,052.00 619,088.00 791,468.00 1,259,818.00 16,675,204.00 18,950,819.00 26,628,019.00 28,769,991.00 GENERAL any one hazard	. 11	661, 238, 17 857, 072, 39 1, 006, 555, 51 5, 564, 38 7, 073, 25 12, 507, 50 10, 616, 29 184, 281, 04 208, 655, 27 252, 531, 44 319, 325, 67 350, 796, 18 7, 398, 323, 74	One-s One-h Five-s One-e Three Five-s Seven One-t Three One-h Seven Nine-	ixth alf		10, 677. 77 110, 206. 36 428, 556. 19 838, 779. 59 838, 779. 59 50, 562. 47 7, 817. 19 9, 289. 25 18, 428. 19 62, 596. 58 126, 226. 72 228, 527. 97 315, 716. 56 3, 901, 906. 40
1907 — 3 years — 1904 — 4 years — 1905 — 4 years — 1905 — 4 years — 1907 — 4 years — 1908 — 5 years — 1908 — 5 years — 1905 — 5 years — 1905 — 5 years — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907 — 1907	82,032,340.00 96,510,052.00 619,088.00 791,468.00 1,259,818.00 16,675,204.00 18,950,390.00 21,783,647.00 28,769,991.00 617,070,721.00 GENERAL any one hazard	In It	661, 238, 17 857, 072, 39 1, 006, 535, 51 5, 564, 38 7, 073, 25 12, 507, 50 10, 616, 29 184, 281, 94 208, 655, 27 252, 531, 44 319, 325, 67 7, 396, 323, 74	One-s One-h Five-s One-e Three Five-s Seven One-t Three One-h Seven Nine-	ixth alf iixths iixths iixths iixths iixths eighths eighths eighths eithh etenths etenths etenths		10, 677, 77 110, 206, 36 428, 536, 19 838, 779, 59 695, 55 2, 562, 47 7, 817, 19 9, 289, 25 18, 428, 19 62, 596, 58 126, 285, 72 223, 527, 97 315, 716, 56 3, 901, 906, 40
	cluding interest premi unearned premiums (infoss premiums (less reins cess premiums (less reins)	cluding interest premiums on perpet unearned premiums (fifty per cent.)  coss premiums (fifty per cent.)  coss premiums (less reinsurance) receive expired fire risks running more than or \$\$3,99,244.45; unearned premiums (pro r.)  Total unearned premium as a compute laries, rents, expenses, bills, accounts, fe ate, county and municipal taxes due or a Total amount of all liabilities, except pital actually paid up in cash-  rplus over all liabilities  Total liabilities  Total liabilities  RISKS  force on the 31st day of December, 1906-ritten or renewed during the year  Total  Total  Total  RECAPITULATION (  **RECAPITULATION (  **Fear	cluding interest premiums on perpetual unearmed premiums (fifty per cent.)	cluding interest premiums on perpetual fire risks, \$3 unearned premiums (fifty per cent.)—  sos premiums (less reinsurance) received and receivable u expired fire risks running more than one year from date \$3,993,444 \$5 unearned premiums (pro rata) —  Total unearned premiums sa computed above— laries, rents, expenses, bills, accounts, fees, etc., due or ac ate, county and municipal taxes due or accrued —  Total amount of all liabilities, except capital — pital actually paid up in cesh- replus over all liabilities—  Total liabilities—  RISKS AND PREMIUM force on the 31st day of December, 1996— ritten or renewed during the year  Total —  Mutanton of the year —  duct those expired and marked off as terminated —  Net amount reinsured —  Net amount reinsured —  Net amount in force  RECAPITULATION OF FIRE RISKS  Gross Premiums Charged, Less Reinsurance, 1997—1 year or less — \$ 250, 733, 673.0 (5) \$3, 483, 493, 295.20 (5) \$3, 483, 493, 295.20 (5) \$3, 483, 493, 295.20 (5) \$3, 483, 493, 295.20 (5) \$3, 483, 493, 295.20 (5) \$3, 483, 493, 295.20 (5) \$3, 483, 493, 295.20 (5) \$3, 483, 493, 295.20 (5) \$3, 483, 493, 295.20 (5) \$3, 483, 493, 295.20 (5) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295.20 (6) \$3, 483, 493, 295	cluding interest premiums on perpetual fire risks, \$3,483,973 unearmed premiums (fifty per cent.)  sos premiums (less reinsurance) received and receivable upon all expired fire risks running more than one year from date of pol \$3,993,444 \$5 unearmed premiums (pro rata)  Total unearned premiums as computed above— laries, rents, expenses, bills, accounts, fees, etc., due or accrued— atc, county and municipal taxes due or accrued— total amount of all liabilities, except capital— pital actually paid up in cush— replus over all liabilities—  RISKS AND PREMIUMS.  force on the 31st day of December, 1906————————————————————————————————————		Cluding interest premiums on perpetual fire risks, \$3,483,979.29; unearmed premiums (fifty per cent.)   \$1,741,989.65

Losses incurred during the year-fire .....

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written\$	2,383,999.00
Premiums received	30, 499.76
Losses paid	15,749.46
Losses incurred	15,702.08
Losses now unpaid	461.66
=	

# SPRING GARDEN INSURANCE COMPANY.

Incorporated April 15, 1835.

Commenced Business August 29, 1835,

Dina

CLARENCE E. PORTER. President.

EDWARO L. GOFF, Secretary.

John J. P. Rodgers, Treasurer.

Home Office, 308-310 Walnut Street, Philadelphia, Pa.

## CAPITAL STOCK.

Amount of capital paid up in cash, \$400,000.00,

Amount of ledger assets (as per balance) December 31 of previous year_____\$ 2,111,362.46

#### INCOME.

	rire.	
Gross premiums	\$ 2,652,185.80	
Deduct reinsurance, rebate, abatement and return premiums	977,267.49	
Received for premiums (other than perpetual)		1,674,918.31
Deposit premiums written on perpetual risks (gross)		6,966.17
Gross interest on mortgage loans	.\$ 6,010.83	
Gross interest on bonds and dividends on stocks	69,821.60	
Gross interest on deposits	1,425.40	
Gross interest from all other sources	1,324.08	
Gross rents	1,813.12	
Total gross interest and rents		80,395.03
Gross profit on sale or maturity of ledger assets, viz.:	-	
Real estate	\$ 1,254.65	
Bonds		
Stocks	1.00	
Other assets	215.09	
		2,312.79
Transfers on perpetual policies		338.00
Earned on perpetual policies		1,169.61
Total income	\$	1,766,099.91
Sum of both amounts	8	3,877,462.37

### DISBURSEMENTS.

Gross amount paid policyholders for losses (including	Fire.	Perpetual.
\$97,031.43 occurring in previous years)\$ Deduct amount received for salvage, \$3,042.51; and	986,303.58	\$ 4,190,86
for reinsurance in other companies, \$236,940.02	239,982.53	
8	746,321.05	\$ 4,190.86

Net amount paid policyholders for losses 750,511.91

Expense of adjustment and settlement of losses	\$	15,527.46
Deposit premiums returned		20,640.87
Paid stockholders for interest or dividends		24,000.00
Commission or brokerage.		364,526.09
Allowances to local agencies for miscellaneous agency expenses		6,886.63
Salaries (\$39,849.93) and expenses (\$28,907.30) of special and general ag	gents	68,757.23
Salaries, fees and all other charges of officers, directors, trustees and he	ome office	
employees		68,122.94
Rents		5,750.00
Advertising, \$3,782.14; printing and stationery, \$6,987.25		10,769.39
Postage, telegrams, telephone and express		3,408.64
Legal expenses.		1,000.00
Furniture and fixtures		602.08
Maps, including corrections		6,385,48
Underwriters' boards and tariff associations		10,338.72
Fire department, fire patrol and salvage corps assessments, fees, t		
expenses		16,403.10
Inspections and surveys.		2,051.11
Repairs and expenses (other than taxes) on real estate		626.06
Taxes on real estate		298.78
State taxes on premiums		23,410.12
Insurance Department licenses and fees		8,941.27
All other licenses, fees and taxes		1,638.00
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds\$	4,872.85	
Other assets		
		5,826.64
Traveling expenses		4,406.74
Miscellaneous expenses		2,512.18
Total disbursements	8	1,423,341.44
	_	2,454,120,93
Balance	=	2,404,120.00
LEDGER ASSETS.		
Book value of real estate\$	64,077.90	
Mortgage loans on real estate	130,398.43	
Book value of bonds, excluding interest, \$1,276,007.98; stocks,		
\$558,787.14	,834,795.12	
Cash in company's office	12,325.98	
Deposited in trust companies and banks on interest	115,503.32	
Agents' balances representing business written subsequent to		
October 1, 1907	295,561.96	
Agents' balances representing business written prior to October		
1, 1907	1,458.22	
_		2 454 120 02
Total ledger assets, as per balance		2,454,120.93
Total ledger assets, as per balance	8	2,454,120.93
Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages \$	1,292.59	2,454,120.93
Total ledger assets, as per balance	1,292.59	2,454,120.93
Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages. \$ Interest accrued on other assets.	1,292.59 2,500.00	2,454,120.93 3,792.59
Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  \$ Interest accrued on other assets.  Total interest accrued.	1,292.59 2,500.00	
Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  Interest accrued on other assets.  Total interest accrued.  Due from other companies for reinsurance of losses paid.	1,292.59 2,500.00	3,792,59 6,188.16
Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  Total interest accrued.  Due from other companies for reinsurance of losses paid.  Gross assets.	1,292.59 2,500.00	3,792,59
Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  Interest accrued on other assets.  Total interest accrued.  Due from other companies for reinsurance of losses paid.	1,292.59 2,500.00	3,792,59 6,188.16
Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  Total interest accrued.  Due from other companies for reinsurance of losses paid.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October	1,292.59 2,500.00	3,792,59 6,188.16
Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  Total interest accrued.  Due from other companies for reinsurance of losses paid.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907	1,292.59 2,500.00	3,792.59 6,188.16
Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  Total interest accrued  Due from other companies for reinsurance of losses paid.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October  1, 1907.  \$ Book value of ledger assets over market value, viz.:	\$ 1,292.59 2,500.00 \$ 1,458.22	3,792.59 6,188.16
Total ledger assets, as per balance NON-LEDGER ASSETS. Interest accrued on mortgages Interest accrued on other assets  Total interest accrued Due from other companies for reinsurance of losses paid.  Gross assets  DEDUCT ASSETS NOT ADMITTED. Agents' balances representing business written prior to October 1, 1907.  Book value of ledger assets over market value, viz.: Real estate.	\$ 1,292.59 2,500.00 \$ 1,458.22 \$ 16,309.36	3,792.59 6,188.16
Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on mortgages.  Total interest accrued  Due from other companies for reinsurance of losses paid.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October 1, 1907.  Sook value of ledger assets over market value, viz.:	\$ 1,292.59 2,500.00 \$ 1,458.22	3,792,59 6,188.16
Total ledger assets, as per balance NON-LEDGER ASSETS. Interest accrued on mortgages Interest accrued on other assets  Total interest accrued Due from other companies for reinsurance of losses paid.  Gross assets  DEDUCT ASSETS NOT ADMITTED. Agents' balances representing business written prior to October 1, 1907.  Book value of ledger assets over market value, viz.: Real estate.	\$ 1,292.59 2,500.00 \$ 1,458.22 16,309.36 215,513.87	3,792,59 6,188.16
Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on mortgages.  Total interest accrued.  Due from other companies for reinsurance of losses paid.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Agents' balances representing business written prior to October  1, 1907.  Book value of ledger assets over market value, viz.:  Real estate.  Bonds and stocks.	\$ 1,292.59 2,500.00	3,792.59 6,188.16 2,464,101.68

#### LIABILITIES

LIABILITIES.		
Gross losses adjusted and unpaid, not yet due	8 49,634.18	
cluding all reported and supposed losses.  Gross claims for losses resisted.	256,417.14 30,749.95	
TotalS Deduct reinsurance due or accrued		
Net amount of unpaid losses and claims	\$	216,027.38
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running one year or less from date of		
policy, including interest premiums on perpetual fire risks,		
\$1,325,098.11; unearned premiums (fifty per cent.)		
all unexpired fire risks running more than one year from date		
policy, \$897,853,74; unearned premiums (pro rata)		
Total unearned premiums as computed above		1 145 594 90
Amount reclaimable by the insured on perpetual fire insurance		1,145,524.39
policies, being 90 and 95 per cent. of the premium or deposit re-		
ceived		322,944.46
Total amount of all liabilities, except capital	_	
Capital actually paid up in cash.		1,001,100.20
Surplus over all liabilities		
Surplus as regards policyholders.		546,324.00
Total liabilities	\$	2,230,820.23
	_	
RISKS AND PREMIUMS.		Gross Pre-
	re Risks. mit	ums Thereon.
In force on the 31st day of December, 1906\$ 196		
Written or renewed during the year 236	,459,541.87	2,652,185.80
Total \$ 433	8,169,007.17 \$	5,006,873.15
Deduct those expired and marked off as terminated 196	,525,615.89	2,275,746.42
In force at end of the year\$ 236	6,643,391.28 \$	2,731,126.73
Deduct amount reinsured 46	6,961,614.30	508,174.88
Net amount in force \$ 189	.681.776.98 \$	2,222,951.85
	-	
PERPETUAL RISKS.		
	mount of Risks. To	otal Deposits.
Perpetual risks in force on the 31st day of December, 1906 \$ 16		370,379.70
Perpetual risks written during 1907	281,152.00	6,966.17
Total \$ 16	.317.387.49 \$	377,345.87
Deduct those marked off as cancelled	786,017:00	21,421.75
In force December 31, 1907\$ 15	5.531.370.49 \$	355,924.12
Deduct amount reinsured	78,750.00	2,652.50
Net amount in force \$ 15		353,271.62
	, 102, 020. 10	000,211.02
Losses incurred on perpetual risks during 1907\$ 4,674.30 Losses paid on perpetual risks during 1907 4,234.55		

# RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written, Term. In 1907 1 year or less! In 1906 2 years. In 1905 3 years. In 1905 3 years. In 1904 4 years. In 1904 4 years. In 1906 4 years. In 1906 4 years. In 1907 5 years. In 1904 5 years. In 1904 5 years.	625,025.33 410,211.68 16,909,896.14 19,835,371.07	\$	Less Rein- surance. 1,325,098.11 10,089.74 3,744.62 167,010.40 215,224.55 231,721.87 1,102.93 1,260.17 2,172.14 1,416.11 41,035.50 42,600.19 51,121.75	Fraction Unearned. One-half \$ One-fourth Three-fourths One-sixth One-sixth One-eighth Three-eighths Five-eighths Seven-eighths One-tenth Three-tenths One-tenth One-half	Premium Unearned. 662,549,06 2,522,43 2,808,47 27,835,06 107,612,27 193,101,55 472,59 1,337,59 1,239,10 4,103,55 12,780,06 25,560,88
In 19065 years	5,089,639.93		60,482.49	Seven-tenths	42,337.74
In 19075 years Over 5 years			62,880.40 5,990.88	Nine-tenths	56,592.36 4,513.83
Total Perpetual risks	189,681,776.98	8	2,222,951.85 353,271.62	Av. 51.53%\$	1,145,524.39
Grand total	8 205.134.397.47	s	2,576,223.47	8	1,468,468.85

Largest amount written on any one hazard\$	25,000.00
Total amount of the company's stock owned by the directors at par value	25,800.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers.	None
Losses incurred during the year—fire	849,751.22
Losses incurred during the year—perpetual.	4,674.30

	Fire Risks.
Risks written\$	292,166.00
Premiums received	2,648.24
Losses paid	203.09
Losses incurred	98.93
Losses now unpaid	1.40

# SOUTHERN FIRE INSURANCE COMPANY (INCORPORATED).

Incorporated November 30, 1904.

Commenced Business May 5, 1905.

J. G. PAYNE, President.

HOLMES CUMMINS, Secretary,

E. P. MILLER, Treasurer,

Home Office, 214-216 Ninth Street, Lynchburg, Va.

### CAPITAL STOCK.

	488,042.08
INCOME.	
Fire.	
Gross premiums	
Deduct reinsurance, rebate, abatement and return premiums 99,215.57	
Received for premiums (other than perpetual)	218, 542, 70
Gross interest on mortgage loans	
Gross interest on collateral loans	
Gross interest on bonds and dividends on stocks	
Gross interest on deposits	18,652.71
Gross interest from all other sources	
Gross rents from company's property	
Total income\$	237, 195. 41
Sum of both amounts\$	670,237.44
TO A STATE OF THE PARTY AND A STATE OF THE PAR	
DISBURSEMENTS.	
Gross amount paid policyholders for losses (including \$7,527.89 oc-	
curring in previous years)\$ 84,595.35	
Deduct amount received for salvage, \$536.64; and for reinsurance in	
other companies, \$9,466.53 10,003.17	
Net amount paid policyholders for losses	74,592.18
Expense of adjustment and settlement of losses	1,226,41
Paid stockholders for interest or dividends	20,000.00
Commission or brokerage	51,543,98
Allowances to local agencies for miscellaneous agency expenses	208.12
Salaries (\$18,552.18) and expenses (\$4,086.46) of special and general agents	22,638,64
Advertising, \$801.34; printing and stationery, \$3,488.42	4,289.76
Postage, telegrams, telephone and express	812.96
Furniture and fixtures	
Maps, including corrections	1,570.83
Underwriters' boards and tariff associations	1, 138, 97
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses,	
Inspections and surveys	600.73
State taxes on premiums	1,752.49
Insurance Department licenses and fees	1,941,62
	5, 426, 45
All other licenses, fees and taxes	0,420.40
	1,300.00
All other licenses, fees and taxes	
All other licenses, fees and taxes Organization expense General expenses (rent included) Exchange	1,300.00
All other licenses, fees and taxes Organization expense General expenses (rent included)	1,300.00 3,149.39
All other licenses, fees and taxes Organization expense General expenses (rent included) Exchange Sundry expenses	1,300.00 3,149.39 75.72
All other licenses, fees and taxes Organization expense General expenses (rent included) Exchange	1,300.00 3,149.39 75.72 37.85

# LEDGER ASSETS.

. LEDGER ASSETS.		
Mortgage loans on real estate	160,000,00	
Loans secured by pledge of bonds, stocks or other collaterals	59,000.00	
Book value of bonds, excluding interest, \$165,533,75; stocks, \$6,907.50	172, 441.25	
Cash in company's office	3,401.33	
Deposited in trust companies and banks on interest	31,082.75	
Agents' balances representing business written subsequent to October		
1, 1907	51,315.13	
Agents' balances representing business written prior to October 1, 1907-	690.88	
Total ledger assets, as per balance	\$	477,931.34
NON-LEDGER ASSETS.		
Interest accrued on mortgages\$	2,507,95	
Interest accrued on bonds	2,076,66	
Interest accrued on other assets	640.23	
Total interest accrued		5, 224, 84
Market value (not including interest) of bonds and stocks over book value		
Stationery and supplies		592,50 1,045,00
Furniture and maps		3, 432.36
	_	
Gross assets	\$	488, 226.04
DEDUCT ASSETS NOT ADMITTED.		
Company's stock\$	500,00	
Supplies, printed matter and stationery	1,045,00	
Furniture and maps	3,432,36	
Agents' balances representing business written prior to October 1, 1907-	690.88	
Book value of ledger assets over market value, viz.:		
Bonds	2,048.75	
Bonds		7 716 99
Total		7,716.99
_		7,716.99 480,509.05
Total		
Total  Total admitted assets  LIABILITIES.		
Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due\$		
Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due\$  Gross claims for losses in process of adjustment or in suspense, includ-	17,017,69	
Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due\$  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	17, 017, 69 4, 108. 03	
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due\$  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total\$	17, 017, 69 4, 108, 03 21, 125, 72	
Total\$  Gross losses adjusted and unpaid, not yet due\$  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total\$  Deduct reinsurance due or accrued\$	17, 017, 69 4, 108, 03 21, 125, 72 4, 424, 11	
Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total \$ Deduct reinsurance due or accrued  Net amount of unpaid losses and claims	17, 017, 69 4, 108, 03 21, 125, 72 4, 424, 11	
Total	17, 017, 69 4, 108, 03 21, 125, 72 4, 424, 11	480,509.05
Total admitted assets	17, 017, 69 4, 108, 03 21, 125, 72 4, 424, 11	480,509.05
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	17,017.69 4,108.03 21,125.72 4,424.11	480,509.05
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due\$  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total\$  Deduct reinsurance due or accrued  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$198,467.82; unearned premiums (fifty per cent.)\$	17,017.69 4,108.03 21,125,72 4,424.11	480,509.05
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due\$  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total\$  Deduct reinsurance due or accrued  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$198,467.82; unearned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all	17,017.69 4,108.03 21,125.72 4,424.11	480,509.05
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	\$ 17,017,69 4,108.03 21,125.72 4,424.11 \$ 99,233.91	480,509.05
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total \$ Deduct reinsurance due or accrued  Net amount of unpaid losses and claims \$ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$198,467.82; unearned premiums (fifty per cent.) \$ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$83,657.64; unearned premiums (pro rata)	17, 017.69 4, 108.03 21, 125.72 4, 424.11 \$ 99, 233.91 54, 546.99	480,509.05
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	17, 017, 69 4, 108, 03 21, 125, 72 4, 424, 11	480,509.05 16,701.61 153,780.90
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total \$ Deduct reinsurance due or accrued  Net amount of unpaid losses and claims \$ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$198,467.82; unearned premiums (fifty per cent.) \$ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$83,657.64; unearned premiums (pro rata)	17, 017, 69 4, 108, 03 21, 125, 72 4, 424, 11	480,509.05 16,701.61
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total \$ Deduct reinsurance due or accrued  Net amount of unpaid losses and claims \$ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$198,467.82; unearned premiums (fifty per cent.) \$ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$83,657.64; unearned premiums (pro rata)  Total unearned premiums as computed above.  Reinsurance premiums  Total amount of all liabilities, except capital	17, 017.69 4.108.03 21, 125.72 4.424.11 \$ 99, 233.91 54, 546.99	480,509.05 16,701.61 153,780.90
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	17, 017, 69 4, 108, 03 21, 125, 72 4, 424, 11 \$ 99, 233, 91 54, 546, 99 200, 000, 00	16, 701, 61 153, 780, 90 842, 37
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Total \$ Deduct reinsurance due or accrued  Net amount of unpaid losses and claims \$ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$198,467.82; unearned premiums (fifty per cent.) \$ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$83,657.64; unearned premiums (pro rata)  Total unearned premiums as computed above.  Reinsurance premiums  Total amount of all liabilities, except capital	17, 017, 69 4, 108, 03 21, 125, 72 4, 424, 11 \$ 99, 233, 91 54, 546, 99 200, 000, 00	16, 701, 61 153, 780, 90 842, 37
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	17, 017, 69 4, 108, 03 21, 125, 72 4, 424, 11 \$ 99, 233, 91 54, 546, 99 200, 000, 00 109, 184, 17	16, 701. 61 153, 780. 90 842. 37 171, 324. 88
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	17,017,69 4,108.03 21,125.72 4,424.11 \$ 99,233.91 54,546.99 \$ 200,000.00 109,184.17	16, 701, 61 153, 780, 90 842, 37

#### DISKS AND PREMITIMS

	Fire Risks.	Gross Pre- miums Thereon.
In force on the 31st day of December, 1906\$	8,819,931.00	\$ 133,442.78
Written or renewed during the year	21,887,328.00	317,758.27
Total\$		
Deduct those expired and marked off as terminated	12,027,548.00	169, 175, 59
In force at end of the year		\$ 282,025.46
Deduct amount reinsured	2,468,532.00	37, 645, 32
Net amount in force\$	16,211,179.00	\$ 244,380.14

### RECAPITULATION OF FIRE RISKS AND PREMIUMS

RECAPITULATION OF FIRE RISKS AND PREMIUMS.					,		
Year Written.	Term.	Amount Covered.	m	Gross Pre- iums Charged, Less Rein- surance.	Fraction Unearned.	P	mount of remium nearned.
In 1907	year or less\$	13,571,037.00	\$	198, 467. 82	One-half \$		99, 233. 91
In 19062	years	258,395.00		1,482.74	One-fourth		370.68
In 1907 5	2 years	39,833,00		672.23	Three-fourths		540.17
In 1905	years	531,805.00		9,004.87	One-sixth		1,500.81
ln 1906	years	1,425,162.00		21,788.09	One-half		10,894.04
In 1907	years	2,200,368.00		37,108.41	Five-sixths		30,923.67
In 1906	years	5,000.00		24,60	Five-eighths		15.37
In 19074	years	10,000.00		278.52	Seven-eighths		243.70
In 1905 E	years	99,670.00		1,973.31	One-half		986.66
In 1906	years	247,016.00		4,972.41	Seven-tenths		3,480.68
In 1907	years	291,425.00		6, 252. 46	Nine-tenths		5,627.21
Total	\$	18,679,711.00	\$	282,025.46	8		153,780.90

## GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	25;000.00
Total amount of the company's stock owned by the directors at par value	125,450.00
Total amount loaned to directors or other officers	60,000.00
Total amount loaned to stockholders not officers	10,500.00
Losses incurred during the year—fire	83, 765, 90

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE T	EAR.
	Fire Risks.
Risks written\$	494, 775.00
Premiums received	6,395.52
Losses paid	3,125.09
Losses incurred	3,918,70
Losses now unpaid	793.61

3, 732, 46

4,520,64

2,897,53

657.05

168.06

1,046,37

15,393,38

4,243,62

500,00

# SOUTHERN INSURANCE COMPANY.

Incorporated October 28, 1882.

Commenced Business November 20, 1882.

Marine and

Inland.

ROBERT DICKSON, President.

SCOTT MCGEHEE, Secretary.

Home Office, 620-626 Common Street, New Orleans, La.

# CAPITAL STOCK.

Amount of capital paid up in cash, \$200,000.00.

Fire.

Gross premiums\$	1, 438, 946. 15	8	31,479.30	
Deduct reinsurance, rebate, abatement and return	540,606.69		19, 859, 83	
-		_		
8	898,339.46	\$	11,619.47	
Received for premiums (other than perpetual)				909, 958. 93
Gross interest on bonds and dividends on stocks		-\$	16,924.71	
Total gross interest				16, 924, 71
Gross increase in book value of ledger assets, viz.;				20,0-1112
Real estate			*******	15,723.13
Total income			-	942,606,77
			_	
Sum of both amounts			\$	1,582,810.55
DISBURSEME	NTS.			
	Fire.	M	arine and Inland.	
Gross amount paid policyholders for losses\$		s	16,893,53	
Deduct amount received for salvage, \$3,818.70; and for				
reinsurance in other companies, \$77,596.81	75,316.84		6,098.67	
*	310,383.59	8	10,794,86	
Net amount paid policyholders for losses				321, 178, 45
Expense of adjustment and settlement of losses				7,192,52
Paid stockholders for interest or dividends				16,000,00
Commission or brokerage				162, 327. 03
Allowances to local agencies for miscellaneous agency	expenses			3,680.26
Salaries (\$18,370.95) and expenses (\$11,022.58) of special	and genera	lager	ts	29, 393, 53
Salaries, fees and all other charges of officers, direct	ors, trustees	and	home office	
employees				70, 169, 79
Rents				8, 180, 40
Advertising, \$3,090.79; printing and stationery, \$11,113	3,93			14,204.72

Postage, telegrams, telephone and express-----

Legal expenses ------

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-

Inspections and surveys-----

Repairs and expenses (other than taxes) on real estate-----

Taxes on real estate

State taxes on premiums -----

Insurance Department licenses and fees -----

All other licenses, fees and taxes -----

Gross decrease in book value of ledger assets, viz.;		
Bonds		11,935.00 3,716.07
Total disbursements-	_	681, 136.88
Balance		901, 673, 67
LEDGER ASSETS.	-	
Book value of real estate\$	75,000.00	
Book value of bonds, excluding interest	477,701.25	
Cash in company's office	4,059.95	
Deposited in trust companies and banks not on interest	79, 016. 78 40, 690. 72	
Agents' balances representing business written subsequent to October	40,690.72	
1, 1907	215, 378, 49	
Agents' balances representing business written prior to October 1, 1907-	5, 476.95	
Maps and furniture	4,349.53	
Total ledger assets, as per balance	\$	901,673.67
NON-LEDGER ASSETS,		,
Market value (not including interest) of bonds and stocks over book value		1,465.00
Gross assets	\$	903, 138. 67
DEDUCT ASSETS NOT ADMITTED.		
Furniture and maps\$	4,349.53	
Agents' balances representing business written prior to October 1, 1907-	5,476.95	
Total		9, 826. 48
Total admitted assets	\$	893, 312. 19
LIABILITIES.		
Gross losses adjusted and unpaid, not yet due	53,614,56	
Gross claims for losses in process of adjustment or in suspense, includ-		
ing all reported and supposed losses	50,988.12	
Gross claims for losses resisted	1,400,00	
	106,002,68	
Deduct reinsurance due or accrued	444.68	
Net amount of unpaid losses and claims		
Gross premiums (less reinsurance) received and receivable upon all un-	\$	105, 558. 00
	\$	105, 558.00
expired fire risks running one year or less from date of policy, in-	\$	105, 558. 00
cluding interest premiums on perpetual fire risks, \$672,890.07; un-		105, 558. 00
	336, 445.03	105, 558. 00
cluding interest premiums on perpetual fire risks, \$672,890.07; unearned premiums (fifty per cent.)		105, 558. 00
cluding interest premiums on perpetual fire risks, \$672,890.07; un- earned premiums (fifty per cent.)	336, 445.03	105, 558. 00
cluding interest premiums on perpetual fire risks, \$672,890.07; un- arned premiums (fifty per cent.)	336, 445. 03	105, 558. 00
cluding interest premiums on perpetual fire risks, \$672,890.07; un- earned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running more than one year from date of policy, \$225,652.83; unearned premiums (pro rata)  Gross premiums (less reinsurance) (cash and bills) received and re- ceivable upon all unexpired inland navigation risks, \$5,319.70; un-	336, 445, 03 146, 709, 93	105, 558. 00
cluding interest premiums on perpetual fire risks, \$672,890.07; un- earned premiums (fifty per cent.)  Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running more than one year from date of policy, \$225,652.83; unearned premiums (pro rata)  Gross premiums (less reinsurance) (cash and bills) received and re- ceivable upon all unexpired inland navigation risks, \$5.319.70; un- earned premiums (fifty per cent.)	336, 445, 03 146, 709, 93 2, 659, 85	
cluding interest premiums on perpetual fire risks, \$672,890.07; un- arrned premiums (fifty per cent.)	336, 445. 03 146, 709. 93 2, 659. 85	485, 814. 81
cluding interest premiums on perpetual fire risks, \$672,890.07; un- arned premiums (fifty per cent.)	336, 445, 03 146, 709, 93 2, 659, 85	485, 814. 81 8, 965, 06
cluding interest premiums on perpetual fire risks, \$672,890.07; un- arned premiums (fifty per cent.)	336, 445. 03 146, 709. 93 2, 659. 85	485, 814. 81
cluding interest premiums on perpetual fire risks, \$672,\$90.07; un- arred premiums (fifty per cent.)	336, 445. 03	485, 814, 81 8, 965, 06
cluding interest premiums on perpetual fire risks, \$672,890.07; unearned premiums (fifty per cent.)	336, 445. 03 146, 709. 93 2, 659. 85	485, 814, 81 8, 965, 06

Gross Pre-

## RISKS AND PREMIUMS.

Fire Risks.	miums Thereon.
33,534,686.00	\$ 542,086.71
77,009,389.00	1,438,946.15
110,543,975.00	\$ 1,981,032.86
30,539,206.00	1,056,931.89
80,004,769.00	\$ 924,100.97
1,756,622.00	25,558.07
78,248,147.00	\$ 898,542.90
Marine and Inland Risks.	Gross Pre- miums Thereon.
1,128,439.00	\$ 31,479.30
1, 128, 439.00	\$ 31,479.30
412,642,00	22,086,62
715,797.00	\$ 9,392.68
245,241.00	4,072.98
\$ 470,556.00	\$ 5,319.70
PREMIUMS.	Amount of Premium Unearned.
AV 100 100 100 100 100 100 100 100 100 10	\$ 33, 534, 686, 00 77, 009, 389, 00 77, 009, 389, 00 30, 539, 206, 00 \$ 80, 004, 769, 00 1, 756, 622, 00

	Amount Covered.	miu 1	Gross Pre- ms Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less \$6	1,058,735.00	\$	672,890.07	One-half\$	336,445.03
In 19062 years	186,251.00		2,085.43	One-fourth	521.36
In 1907 2 years	353,149.00		2,865,89	Three-fourths	2,150.41
In 1905 3 years	1,545,741.00		30, 489, 44	One-sixth	5,081.57
In 1906 3 years	4,338,211.00		56,879.40	One-half	28, 439, 70
In 19073 years	9,831.329.00		117,807.85	Five-sixths	98,173.20
In 1906 4 years	23,912.00		219.75	Five-eighths	137.35
In 1903 years	8,225.00		145.96	One-tenth	14.60
In 1904 5 years	5,899.00		131,12	Three-tenths	39.34
In 1905 5 years	24,626.00		423.19	One-half	211.59
In 19065 years	363,087,00		6,017.53	Seven-tenths	4,212.27
In 19075 years	508,982.00		8,587.27	Nine-tenths	7,728,54
Total\$78	8,248,147.00	\$	898,542.90	\$	483, 154, 96

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard	28,000.00
Total amount of the company's stock owned by the directors at par value	90,600.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers-	None
Losses incurred during the year-fire	386,281.69
Losses incurred during the year-inland marine	10,794.86

	Fire Risks.
Risks written\$	274, 857.00
Premiums received	5,836.24
Losses paid	1,673.55
Losses incurred	2,875.65
Losses now unpaid	1,202.00

568, 276.61

52.048.00

5.000.00 411.93

80,000.00

705.866.54

242,451,45

4.441.51

73,930,00 126,661.93

9,783.10

3.000.00

1.934.654.87

130.00

# SUN INSURANCE COMPANY OF NEW ORLEANS

Incorporated November, 1855

Commenced Business January 1, 1856.

WILLIAM P. MAUS, Secretary.

Marine and

Inland. 34.731.72

Charles Janvier, President.

Home Office, 308 Camp Street, New Orleans, La.

#### CAPITAL STOCK

Amount of capital paid up in cash, \$500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year _____\$ 1,228,788.83

			INCOME.

Fire. Gross premiums_____\$ 888,463,74 \$ Deduct reinsurance, rebate, abatement and return premiums _____ 308,747.38

16,171.47 549.716.36 \$ 18.560.25 Received for premiums (other than perpetual)_____

Gross interest on bonds and dividends on stocks \$49.048.00 

Total gross interest and rents..... Gross profit on sale or maturity of ledger assets, viz.: Bonds

Gross increase in book value of ledger assets, viz : Profit and loss account_____

Bills payable

Total income ______\$ Sum of both amounts_____\$

# DISBURSEMENTS. .

Marine and Fire. Inland. Gross amount paid policyholders for losses (including \$56,774.96 occurring in previous years)______\$ 300,240.98 \$ 18,002,56 Deduct amount received for salvage, \$4,252.96; and for reinsurance in other companies, \$71,539,13. 65,660.05 10,132.04

234,580.93 \$ 7.870.52 Net amount paid policyholders for losses______ Expense of adjustment and settlement of losses Paid stockholders for interest or dividends (amount declared during the

year, \$50,000) Commission or brokerage Salaries (\$4,500) and expenses (\$5,283.10) of special and general agents

Salaries, fees and all other charges of officers, directors, trustees and home office 23,995,00 employees ____

6 565 38 Advertising, \$1,696.84; printing and stationery, \$4,868.54_____ Postage, telegrams, telephone and express. 2.586.74 Legal expenses_____ 500.04 178.60 Maps, including corrections 5,898.49

Underwriters' boards and tariff associations Fire department, fire patrol and salvage corps assessments, fees, taxes and 1.235.83 expenses

Repairs and expenses (other than taxes) on real estate	\$	671.56
Taxes on real estate		1,120.00
Insurance Department licenses and fees		14,122.18
All other licenses, fees and taxes		1,975.22
Gross decrease in book value of ledger assets, viz.:	99 000 00	
Bonds\$ Stocks	33,880.00 77,921.37	
Stocks	11,921.51	111,801.37
Exchange		702.25
General expenses.		15,888.54
Bills payable		115,000.00
Interest on bills payable and bank overdrafts		5,319.38
Subscriptions to trade journals.		208.00
Donations		324.85
Marine expenses.		180.00
Profit and loss account		514.06
Total disbursements		769,055.48
Balance	\$	1,165,599.39
	_	
LEDGER ASSETS.		
Book value of real estate\$	40,000.00	
Book value of bonds, excluding interest, \$782,460.88; stocks,		
	1,017,200.88	
Cash in company's office	40.98	
Deposited in trust companies and banks not on interest	17,081.36	
Agents' balances representing business written subsequent to	00 800 00	
October 1, 1907	88,720.93	
1, 1907	1,600.00	
Reinsurance due on losses paid	955.24	
A. A		
Total ledger assets, as per balance	\$	1,165,599.39
DEDUCT ASSETS NOT AUMITTEO.		
Agents' balances representing business written prior to October		
1, 1907\$	1,600.00	
Book value of ledger assets over market value, viz.:	.,	
Bonds and stocks	72,190.88	
_		PD 200 00
Total	_	73,790.88
Total admitted assets	8	1,091,808.51
LIABILITIES.	_	
Constant divided and social and seed to	# 000 AD	
Gross losses adjusted and unpaid, not yet due\$ Gross claims for losses in process of adjustment or in suspense, in-	7,860.33	
cluding all reported and supposed losses	41.469.75	
Gross claims for losses resisted	1,623.92	
_		
Total\$	50,954.00	
Deduct reinsurance due or accrued	11,070.00	
Net amount of unpaid losses and claims.	8	39,884.00
Gross premiums (less reinsnrance) received and receivable upon all		
unexpired fire risks running one year or less from date of policy,		
including interest premiums on perpetual fire risks, \$387,487.02;		
unearned premiums (fifty per cent.)	193,743.51	
Gross premiums (less reinsurance) received and receivable upon all		
nnexpired fire risks running more than one year from date of	100 100 0	
policy, \$327,452.88; unearned premiums (pro rata)		
Total unearned preminms as computed above		382,853.12

Cash dividends remaining unpaid to stockholders Reinsurance premiums	
Total amount of all liabilities, except capital	
Capital actually paid up in cash	
Surplus as regards policyholders	664,266.82
Total liabilities	\$ 1,091,808.51
RISKS AND PREMIUMS	S.
Premi	ums Marine and Premiums
Fire Risks, There	
In force on the 31st day of Decem-	FF1 60 2
	551.62 \$
Total\$ 98,525,578.00 \$ 1,558,	015.36 \$ 8,990,631.00 \$ 34,731.72
Deduct those expired and marked	
off as terminated 44,214,878.00 676,	897.37 8,990,631.00 34,731.72
In force at end of the year \$ 54,310,700.00 \$ 881,	117.99 \$ \$
Deduct amount reinsured 9,917,733.00 166,	178.09
Net amount in force\$ 44,392,967.00 \$ 714,	939.90 \$
14ct amount in force	005.50
PROLIDENT LINEAU OF PIDE DIGITO 11	In an annual
RECAPITULATION OF FIRE RISKS AN	ND PREMIUMS.
Gross Pre- miums Charged,	Amount of
Year Amount Less Rein-	Premium
Written. Term, Covered, surance,	Fraction Unearned. Unearned.
	One-half \$ 193,743.51
	One-fourth 456.03
	Three-fourths 3,328.35
	One-sixth 11,444.07
	One-half 42,975.77
	Five-sixths 100,393.90
	Three-eighths 10.01
	Five-eighths 274.60
	Seven-eighths 1,009.78
	One-tenth 457.54
	Three-tenths
	One-half 2,440.93
	Seven-tenths
Total\$ 44,392,967.00 \$ 714,939.90	\$ 382,853.12
GENERAL INTERROGATOR	RIES.
Largest amount written on any one hazard	\$ 30,000.00
Total amount of the company's stock owned by the directors	
Total amount loaned to directors or other officers	
Total amount loaned to stockholders not officers	
Losses incurred during the year—fire	
Losses incurred during the year—inland marine	
BUSINESS IN THE STATE OF NORTH CAROL	INA DURING THE YEAR.
	Fire Risks.
Risks written	\$ 527,022.60
Premiums received	
Losses paid	
Losses incurred	3,264.09

37.00

4.843.68

1,060.21

417,141.21

665.024.01

# STUYVESANT INSURANCE COMPANY.

Incorporated November 25, 1850.

Commenced Business January 31, 1851.

A. K. Pierson, President.

C. A. GARTHWAITE, Secretary.

Home Office, 76-78 William Street, New York, N. Y.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year . . . . \$ 558,769.26

Amount of leager access (as per balance) December of of previous years.		000,100.20
INCOME.	Fire.	
Gross premiums	662.142.15	
	157,177.31	
Received for premiums (other than perpetual)		504,964.84
Gross interest on mortgage loans\$	700.00	
Gross interest on bonds and dividends on stocks	17,552.50	
Gross interest on deposits	175.52	
Gross interest from all other sources	3.10	
Total gross interest		18,431.12
Total income	\$	523,395.96
Sum of both amounts	\$	1,082,165.22
DISBURSEMENTS.		
Gross amount paid policyholders for losses (including, \$33,930,95	Fire.	
occurring in previous years)\$	291.388.16	
Deduct amount received for salvage, \$5,844.91; and for reinsurance	201,000.10	
in other companies, \$20,665.90	26,510.81	
Net amount paid policyholders for losses		264,877.35
Expense of adjustment and settlement of losses.		2,056.16
Paid stockholders for interest or dividends		6,000.00
Commission or brokerage		124,720.76
Allowances to local agencies for miscellaneous agency expenses		906.53
Salaries		1,200.00
Salaries, fees and all other charges of officers, directors, trustees and he		
employees		5,641.92
Rents		1,000.00
Advertising, \$297.70; printing and stationery, \$524.50		822,20
Postage, telegrams, telephone and express.		33.88
Legal expenses		1,050.00
Maps, including corrections.		90,00
Underwriters' boards and tariff associations		1,265.40
Fire department, fire patrol and salvage corps assessments, fees,		4 800 40
expenses		1,536.12

Inspections and surveys_____

State taxes on premiums

Insurance Department licenses and fees

Total disbursements.....\$

Balance....\$

## LEDGER ASSETS.

Mortgage loans on real estate\$	14,000.00	
Book value of bonds, excluding interest, \$239,034.48; stocks,	544 000 FO	
\$305,899.10 Cash in company's office	544,933.58 260.72	
Deposited in trust companies and banks not on interest	6,597.37	
Deposited in trust companies and banks not on interest.	1.872.61	
Agents' balances representing business written subsequent to	.,	
October 1, 1907	96,780.65	
Bills receivable, taken for fire risks	579.08	
Total ledger assets, as per balance	\$	665,024.01
NON-LEDGER ASSETS.		
Interest accrued on mortgages\$		
Interest accrued on bonds	1,360.83	
Total interest accrued		1,652.49
Due for reinsurance on losses paid		1,965.12
Gross assets	8	668,641.62
		000,012.02
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October		
1, 1907\$	579.08	
Book value of ledger assets over market value, viz.:  Bonds and stocks	88,606,08	
_		
		89,185.16
Total		00,100.10
Total admitted assets.	-	579,456.46
	-	579,456.46
Total admitted assets.	-	579,456.46
Total admitted assets.  LIABILITIES.	-	579,456.46
Total admitted assets		579,456.46
Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  \$ Gross claims for losses resisted.  Total	67,065.96 4,500.00	579,456.46
Total admitted assets.  LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  \$ Gross claims for losses resisted.  Total	67,065.96 4,500.00	579,456.46
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ Gross claims for losses resisted.  Total \$ Deduct reinsurance due or accrued.	67,065.96 4,500.00 71,565.96 982.11	579,456.46
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ Gross claims for losses resisted.  Total \$ Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.	67,065.96 4,500.00 71,565.96 982.11	579,456.46
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ Gross claims for losses resisted.  Total \$ Deduct reinsurance due or accrued.	67,065.96 4,500.00 71,565.96 982.11	579,456.46
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ Gross claims for losses resisted. \$ Total \$ Deduct reinsurance due or accrued. \$ Net amount of unpaid losses and claims. Gross premiums (less reinsurance) received and receivable upon	67,065.96 4,500.00 71,565.96 982.11	579,456.46
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ Gross claims for losses resisted. \$  Total \$  Deduct reinsurance due or accrued. \$  Net amount of unpaid losses and claims. \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$439,766.86; unemember permiums (fifty per cent.). \$	67,065.96 4,500.00 71,565.96 982.11	579,456.46
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ Gross claims for losses resisted. \$  Total \$  Deduct reinsurance due or accrued. \$  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$429,766.86; unearmed premiums (fifty per cent.) \$  Gross premiums (less reinsurance) received and receivable upon	67,065.96 4,500.00 71,565.96 982.11	579,456.46
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	67,065.96 4,500.00 71,565.96 982.11 \$	579,456.46
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ Gross claims for losses resisted. \$  Total \$  Deduct reinsurance due or accrued. \$  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$429,766.86; unearmed premiums (fifty per cent.) \$  Gross premiums (less reinsurance) received and receivable upon	67,065.96 4,500.00 71,565.96 982.11	579,456.46
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ Gross claims for losses resisted. \$  Total \$  Deduct reinsurance due or accrued. \$  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$429,766.86; unearned premiums (fifty per cent.) \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$60,761.87; unearned premiums (pro rata). \$  Total unearned premiums as computed above.	67,065.96 4,500.00 71,565.96 982.11 \$ 214,883.43	579,456.46 70,583.85 244,706.25
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ Gross claims for losses resisted. \$  Total \$  Deduct reinsurance due or accrued. \$  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$429,766.86; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$60,761.87; unearned premiums (pro rata). Total unearned premiums as computed above. Total amount of all liabilities, except capital.	67,065.96 4,500.00 71,565.96 982.11 \$ 214,883.43	579,456.46 70,583.85
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	67,065.96 4,500.00 71,565.96 982.11 \$ 214,883.43 29,822.82	579,456.46 70,583.85 244,706.25
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ Gross claims for losses resisted. \$  Total \$  Deduct reinsurance due or accrued. \$  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$429,766.86; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$60,761.87; unearned premiums (pro rata). Total unearned premiums as computed above. Total amount of all liabilities, except capital.	67,065.96 4,500.00 71,565.96 982.11 \$ 214,883.43 29,822.82	579,456.46 70,583.85 244,706.25
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	67,065.96 4,500.00 71,565.96 982.11 	579,456.46 70,583.85 244,706.25
LIABILITIES.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ Gross claims for losses resisted. \$  Total \$  Deduct reinsurance due or accrued. \$  Net amount of unpaid losses and claims. \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$439,766.86; unemend premiums (fifty per cent.). \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$60,761.87; unearned premiums (pro rata). \$  Total unearned premiums as computed above. Total amount of all liabilities, except capital. \$  Surplus over all liabilities. \$  Surplus over all liabilities.	67,065.96 4,500.00 71,565.96 982.11 \$214,883.43 29,822.82 \$200,000.00 64,166.36	70,583.85 244,706.25 315,290.10

#### RISKS AND PREMIUMS.

		Gross Pre	
	Fire Risks.	miums The r	eon.
In force on the 31st day of December, 1906\$	37,221,940.00	\$ 510, 40	5.34
Written or renewed during the year	55,877,962.00	662,14	2.15
Total	93,099,902.00	\$ 1,172,54	7.49
Deduct those expired and marked off as terminated	47,879,418.00	628,88	8.17
In force at end of the year\$	45,220,484.00	\$ 543,65	9.32
Deduct amount reinsured	1,336,938.00	53,130	0.59
	43,883,545.00		

# RECAPITULATION OF FIRE RISKS AND PREMIUMS Gross Pre-

w	Year ritten, Term.	Amount Covered.	mi	iums Charged, Less Rein- surance.	Fraction Unearned.	F	mount of Premium. Inearned.
In	19071 year or less_\$	38,048,133.00	\$	429,766.86	One-half	8	214,883.43
In	19053 years	1,581,383.00		19,983.36	One-sixth		3,330.56
In	19063 years	1,948,670.00		16,237.69	One-half		8,118.84
In	19073 years	1,786,290.00		17,787.53	Five-sixths		14,822.90
In	19035 years	50,916.00		535.92	One-tenth		53.59
In	19045 years	52,586.00		816.08	Three-tenths		244.80
In	19055 years	297,205.00		3,196.88	One-half		1,598.44
In	19065 years	92,662.00		1,650.94	Seven-tenths		1,155.63
In	19075 years	25,700.00		553.47	Nine-tenths		498.06
	Total	43,883,545.00	8	490,528.73	1	3	244,706.25

#### GENERAL INTERROGATORIES.

25,000.00
176,050.00
None.
None.
296,876.40

	Fire Risks.
Risks written\$	113,931.00
Premiums received	1,207.12
Losses paid	410.19
Losses incurred	382.01

# TEUTONIA INSURANCE COMPANY.

Incorporated April, 1871.

Commenced Business June, 1871.

ALBERT P. NOLL, President.

FRANK LANGBEHN, Secretary. .

Home Office, 217 Camp Street, New Orleans, La.

## CAPITAL STOCK.

Amount of leager assets (as per balance) December 51 of previous year	010, 251.10
INCOME.	
Fire. Marine and	
Gross premiums\$ 1,102,755.32 \$ 24,962,95	
Deduct reinsurance, rebate, abatement and return pre-	
miums 294,329,88 4,097.03	
\$ 808,425,44 \$ 20,865,92	
<u> </u>	
Received for premiums (other than perpetual)	829, 291.36
Gross interest on bonds and dividends on stocks\$ 22,802.52	
Gross interest from all other sources	
Total gross interest	25, 411, 02
Total income\$	854, 702. 38
Sum of both amounts	1,729,999.53
DISBURSEMENTS.	
Marine and Fire. Inland.	
Gross amount paid policyholders for losses (including	
\$50,898.49 occurring in previous years)\$ 515,877.05 \$ 7,151.86	
Deduct amount received for salvage, \$9,343.06; and for	
reinsurance in other companies, \$57,335.48 66,578.54	
\$ 449,298.51 \$ 7.151.86	
Net amount paid policyholders for losses	456, 450.37
Expense of adjustment and settlement of losses	6,500.00
Paid stockholders for interest or dividends (amount declared during the year,	
\$25,000)	24,415.00
Commission or brokerage	181, 144, 15
Salaries (\$10,500) and expenses (\$8,500) of special and general agents	19,000.00
Salaries, fees and all other charges of officers, directors, trustees and home office em-	
ployees	22,080.00
Advertising, \$1,449.87; printing and stationery, \$4,252.65	5,702.52
Postage, telegrams, telephone and express	4,706.07
	1,000.00
Maps, including corrections	125.00
Underwriters' boards and tariff associations	1,500.00 2,650.00
Inspections and surveys	3,405.89
Taxes on real estate	1,155.00
State taxes on premiums	19,740.09
Insurance Department licenses and fees	5,211.93

		Gross decrease in book value of ledger assets, viz.:
	13, 172, 30	Bonds\$
35, 955, 30	22,783.00	Stocks
15,200.26		General agency expenses
805, 941, 58	\$	Total disbursements
924, 057. 95		Balance
	=	
	<b>7</b> 0 000 00	LEDGER ASSETS.  Book value of real estate
	70,000.00 640,857.50	Book value of real estate
	2,427.16	Cash in company's office
	110, 373, 50	Deposited in trust companies and banks not on interest
		Agents' balances representing business written subsequent to October
	80,963.58	1, 1907
	19,436.21	Premiums in course of collection—local accounts
924, 057, 95	\$	Total ledger assets, as per balance
		DEDUCT ASSETS NOT ADMITTED,
		Book value of ledger assets over market value, viz.:
23,767.50		Bonds and stocks
900, 290, 45	\$	Total admitted assets
	. ==	LIABILITIES.
	# #00 an	
	5,500.00	Gross losses adjusted and unpaid, not yet due
	40,524.00	ing all reported and supposed losses
	2,250.00	Gross claims for losses resisted
48, 274, 00		Net amount of unpaid losses and claims
,		Gross premiums (less reinsurance) received and receivable upon all un-
		expired fire risks running one year or less from date of policy, in-
		cluding interest premiums on perpetual fire risks, \$513,432.01; un-
	256,716.01	earned premiums (fifty per cent.)
		Gross premiums (less reinsurance) received and receivable upon all un- expired fire risks running more than one year from date of policy,
	213, 385, 01	\$380,473,21; unearned premiums (pro rata)
470, 101, 02		Total unearned premiums as computed above
585.00		Cash dividends remaining unpaid to stockholders
0,000		Commissions, brokerage and other charges due or to become due to
875.00		brokers
4,749.49		Return premiums, \$899.49; reinsurance premiums, \$3,850
524, 584-51		Total amount of all liabilities, except capital
		Capital actually paid up in cash\$
	125, 705. 94	Surplus over all liabilities
375, 705, 94		Surplus as regards policyholders
		Total liabilities
900, 290, 45	5	
900, 290, 45		PIGUS AND DEPARTMENT
Gross Pre-	-	RISKS AND PREMIUMS.
Gross Pre- ms Thereon.	Risks. mi	Fire
Gross Pre- ms Thereon. 902,846.83	Risks. mi: 956,065.00 \$	Fire In force on the 31st day of December, 1996
Gross Pre- ms Thereon. 902,846.83 1,102,755.32	Risks, mi: 956,065.00 \$ (19,999.00	Fire   Fire
Gross Pre- ms Thereon. 902, 846. 83 1, 102, 755. 32 2, 005, 602. 15	Risks. mi: 056,065.00 \$ 19,999.00 176,064.00 \$	Fire   Fire
Gross Pre- ms Thereon. 902, 846, 83 1,102,755, 32 2,005,602, 15 1,020,776, 13	Risks. mi: 56, 665. 00 \$ 19, 999. 00 76, 664. 00 \$ 75, 671. 00	Fire   Fire
Gross Pre- ms Thereon. 902, 846. 83 1,102, 755. 32 2,005, 602. 15 1,020, 776. 13 984, 826. 02	Risks. mi: 56, 665, 06 \$ .00 \$ 719, 999, 00 76, 064, 00 \$ 75, 671, 00 \$ 500, 393, 00 \$	Fire   Fire
Gross Pre- ms Thereon. 902, 846. 83 1,102, 755. 32 2,005, 602. 15 1,020, 776. 13	Risks. mi: 56, 065, 00 \$ 19, 999, 00 76, 064, 00 \$ 75, 671, 00 000, 393, 00 \$ 110, 970, 00	Fire   Fire

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount Covered.	mi	Gross Pre- iums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less \$	39, 212, 212.00	\$	513,432.01	One-half\$	256,716.01
In 19053 years	4,094,363,00		87, 567, 95	One-sixth	14,594.66
In 19063 years	9,764,154.00		111,157.81	One-half	55,578.90
In 19073 years	9,751,246.00		153,316.26	Five-sixths	127,763.55
In 1903 5 years	154,924.00		5,123.62	One-tenth	512.36
In 1904 5 years	325, 375, 00		1,954.22	Three-tenths	586,26
In 1905 5 years	661,884.00		7,679,88	One-half	3,839.94
In 19065 years	619,932.00		8,983.87	Seven-tenths	6,288.70
In 1907 5 years	405, 333.00		4,689.60	Nine-tenths	4, 220. 64
Total\$	64, 989, 423.00	\$	893,905.22	\$	470, 101. 02

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	20,000.00
Total amount of the company's stock owned by the directors at par value	82,700.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year-fire	153,825.88
Losses incurred during the year-inland marine	7,156.86

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Kisks.
Risks written\$	706,297.93
Premiums received	14,411.26
Losses paid	10,580.66
Losses incurred	9,787.39

## THE UNITED FIREMEN'S INSURANCE COMPANY.

Incorporated April 2, 1860.

Commenced Business April 2, 1861.

ROBERT B. BEATH, President,

HENRY A. KNABE, Secretary.

Think

Home Office, 419 Walnut Street, Philadelphia, Pa.

#### CAPITAL STOCK.

#### Amount of capital paid up in cash, \$400,000.00.

#### INCOME.

Gross premiums\$	800, 758.10	
Deduct reinsurance, rebate, abatement and return premiums	142,586.18	

Deduct reinsurance, rebate, abatement and return premiums 14	2,586.18
Received for premiums (other than perpetual)	658,171.92
Deposit premiums written on perpetual risks (gross)	42, 324, 08

Gross interest on mortgage loans	15,381.60	
Gross interest on collateral loans	10,161.25	
Gross interest on bonds and dividends on stocks	48,707.76	
Gross interest on deposits	840.32	
Gross interest from all other sources	14.50	
Gross rents from company's property	5, 373.63	
Total gross interest and rents	\$	80, 479.06
Gross profit on sale or maturity of ledger assets, viz.;		
Real estate		109.15
Agents' accounts previously charged off		40.79
Total income	\$	781,125,00
Sum of both amounts		2,675,977,83
Suit of both amounts		2,010,911.00
DISBURSEMENTS.		
Gross amount paid policyholders for losses (including \$50,822.34 occur-	Fire.	
ring in previous years)	348, 028, 37	
Deduct amount received for salvage, \$1,158.74; and for reinsurance in	348,028.31	
other companies. \$61.917.31	63, 076, 05	
_		
Net amount paid policyholders for losses		284,952.32
Expense of adjustment and settlement of losses		4,358.26
Deposit premiums returned		34,429.06
Paid stockholders for interest or dividends		40,000.00
Commission or brokerage		159,276.53
Allowances to local agencies for miscellaneous agency expenses		8,147.99
Salaries (\$9,099.60) and expenses (\$4,500.98) of special and general agents.		13,600.58
Salaries, fees and all other charges of officers, directors, trustees and		
employees		29,695.86
Advertising, \$3,011; printing and stationery, \$3,954.73		6,965.73
Postage, telegrams, telephone and express		2,449.04
Legal expenses		347.99
Furniture and fixtures		375-00
Maps, including corrections		2,773.90
Underwriters' boards and tariff associations		3,722.11
Fire department, fire patrol and salvage corps assessments, fees, taxes and		4,716.87
Inspections and surveys		1,339.37
Repairs and expenses (other than taxes) on real estate		4,870.47
Taxes on real estate		2,374.42
State taxes on premiums		10,071,30
Insurance Department licenses and fees		2,534.00
All other licenses, fees and taxes		2,498.06
Gross loss on sale or maturity of ledger assets, viz.:		4 404 04
Real estate		1,521.84
Agents' accounts charged off Traveling expenses		203.37
Miscellaneous expenses		622.55
	_	3,318.84
Total disbursements	_	625, 165.49
Balance	\$	2,050,812.34
LEDGER ASSETS.	-	

Book value of real estate	153,618.30
Mortgage loans on real estate	298,332.00
Loans secured by pledge of bonds, stocks or other collaterals	194,000.00
Book value of bonds, excluding interest, \$1,126,893; stocks, \$99,054	1,225,947.00
Cash in company's office	6,847.65
Deposited in trust companies and banks on interest	85,078.51

Agents' balances representing business written subsequent to October 1, 1907	83,242,22	9
Agents' balances representing business written prior to October 1, 1907-	769.65	
Perpetual deposits in course of collection	2,877.01	
Deposited with Philadelphia Underwriters' Association	100.00	
Total ledger assets, as per balance		\$ 2,050,812.
NON-LEDGER ASSETS,		
Interest due (\$207,47) and accrued (\$3,888.85) on mortgages\$		
Interest accrued on other assets	1,776.58	
Total interest due and accrued		
Gross assets Deduct assets not admitted.		\$ 2,056,765.
Agents' balances representing business written prior to October 1, 1907-\$	769.68	5
Book value of ledger assets over market value, viz.:  Real estate	12,168,30	0
Bonds and stocks	48,408.00	
Total		61,345,
Total admitted assets		
		9 1,350,415.
LIABILITIES.	***************************************	
Gross losses adjusted and unpaid, not yet due	19,489.98	
ing all reported and supposed losses	27,618,88 700.00	
Gross claims for losses resisted		
Total	47,808.86 2,630,74	
Net amount of unpaid losses and claims		\$ 45,178.
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running one year or less from date of policy, in-		
cluding interest premiums on perpetual fire risks, \$458,680.74; un- earned premiums (fifty per cent.)	229, 340, 37	7
Gross premiums (less reinsurance) received and receivable upon all un-	,	
expired fire risks running more than one year from date of policy,		
\$574,028.35; unearned premiums (pro rata)	323,035.07	
		-
Total unearned premiums as computed above		552,375.
Amount reclaimable by the insured on perpetual fire insurance policies, b	eing 90 and	552, 375.
Amount reclaimable by the insured on perpetual fire insurance policies, by 95 per cent. of the premium or deposit received	eing 90 and	552, 375. d 906, 444.
Amount reclaimable by the insured on perpetual fire insurance policies, b	eing 90 and	552, 375. d 906, 444.
Amount reclaimable by the insured on perpetual fire insurance policies, by 95 per cent. of the premium or deposit received———————————————————————————————————	eing 90 and	552,375. d 906,444. 959. 2,000.
Amount reclaimable by the insured on perpetual fire insurance policies, in 95 per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  \$	90 and	552,375. d 906,444. 959. 2,000. \$ 1,506,957.
Amount reclaimable by the insured on perpetual fire insurance policies, by per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  \$ Surplus over all liabilities.	400,000.00 88,462.12	552, 375. d 906, 444. 959. 2,000. \$ 1,506,957.
Amount reclaimable by the insured on perpetual fire insurance policies, in 95 per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  \$	400,000.00 88,462.12	552, 375. d 906, 444. 959. 2,000. \$ 1,506,957.
Amount reclaimable by the insured on perpetual fire insurance policies, by per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  \$ Surplus over all liabilities.  Surplus as regards policyholders.	400,000.00 88,462.12	552, 375. d 906, 444. 959. 2,000. \$ 1,506,957.
Amount reclaimable by the insured on perpetual fire insurance policies, by per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  \$Surplus over all liabilities.  Surplus as regards policyholders.  Total liabilities.	400,000.00 88,462.12	552, 375. d 906, 444. 959. 2,000. \$ 1,506,957. 0 488, 462.
Amount reclaimable by the insured on perpetual fire insurance policies, by per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  \$ Surplus over all liabilities.  Surplus as regards policyholders.  Total liabilities.  RISKS AND PREMIUMS.	400,000.00 88,462.12	552, 375.  d - 906, 444. 959. 2,000. \$ 1,506,957. 0 2 - 488, 462. \$ 1,995,419.
Amount reclaimable by the insured on perpetual fire insurance policies, by per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash	400,000.00 88,462.12	552, 375.  d - 906, 444 959 2,000. \$ 1,506, 957. 0 2 - 488, 462 \$ 1,995, 419.  Gross Pre-miums Thereo
Amount reclaimable by the insured on perpetual fire insurance policies, by per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  \$ Surplus over all liabilities.  Surplus as regards policyholders.  Total liabilities.  RISKS AND PREMIUMS.	400,000.00 88,462.12 Risks. 7	552, 375.  d - 906, 444 959 2,000. \$ 1,506, 957. 0 2 - 488, 462 \$ 1,995, 419.  Gross Pre-miums Thereo
Amount reclaimable by the insured on perpetual fire insurance policies, by per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  Surplus over all liabilities.  Surplus as regards policyholders.  Total liabilities.  RISKS AND PREMIUMS.  Fire  In force on the 31st day of December, 1906.  \$ 91.	400,000.00 88,462.12 Risks. 1024,649.00 830,215.00	552,375. d 906,444. 959. 2,000. \$ 1,506,957. 0 2 - 488,462. \$ 1,995,419.  Gross Premiums Thereo \$ 1,022,986. 800,758.
Amount reclaimable by the insured on perpetual fire insurance policies, by per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  Surplus over all liabilities.  Surplus as regards policyholders.  Total liabilities.  RISKS AND PREMIUMS.  Fire  In force on the 31st day of December, 1996.  \$ 91, Written or renewed during the year.  64.	400,000.00 88,462.12 Risks. 9 224,649.00 830,215.00	552,375. d 906,444. 959. 2,000. \$ 1,506,957. 0 2 488,462. \$ 1,995,419.  Gross Premiums Thereo. \$ 1,022,958. 800,758.
Amount reclaimable by the insured on perpetual fire insurance policies, in 95 per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  Surplus over all liabilities.  Surplus as regards policyholders.  Total liabilities.  RISKS AND PREMIUMS.  Fire  In force on the 31st day of December, 1906.  \$ 91.  Written or renewed during the year.  5 100.  Lodduct those expired and marked off as terminated.  \$ 100.	eing 90 and 400,000.00 88,462.12  82,4649.00 830,215.00 554,864.00 613,240.00	552,375. d 906,444. 959. 2,000. \$ 1,506,957. 0 2 - 488,462. \$ 1,995,419.  Gross Pre-miums Thereo \$ 1,022,295. \$ 0,0758. \$ 1,823,053. 707,557. \$ 1,115,496.
Amount reclaimable by the insured on perpetual fire insurance policies, in 95 per cent. of the premium or deposit received.  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.  State, county and municipal taxes due or accrued.  Total amount of all liabilities, except capital.  Capital actually paid up in cash.  Surplus over all liabilities.  Total liabilities.  RISKS AND PREMIUMS.  Fire  In force on the 31st day of December, 1906.  Total.  Total.  \$ 156.  Deduct those expired and marked off as terminated.	400,000.00 88,462.12 Bisks. 9 024,649.00 300,215.00 854,864.00 813,240.00 241,624.00	552,375. d 906,444. 959. 2,000. \$ 1,506,957. 0 2 - 488,462. \$ 1,995,419.  Gross Premiums Thereo \$ 1,022,295. 800,758. \$ 1,823,053. 707,557. \$ 1,115,496. 82,787.

# RECAPITULATION OF FIRE RISKS AND PREMIUMS.

			Fross Pre-		Amount of
Year	Amount		ms Charged Less Rein-		Premium
Written. Term.	Covered.	-	surance.	Fraction Unearned.	Unearned.
In 1907 1 year or less	\$ 32,876,508.00	\$	458, 680.74	One-half\$	229, 340, 37
In 1906 2 years	285, 096, 00		2,557.00	One-fourth	639, 25
In 1907 2 years	_ 371,933.00		4,022.67	Three-fourths	3,017.00
In 1905 3 years	8,013,000.00		77,314.57	One-sixth	12,885.76
In 1906 3 years	- 9,172,606.00		93,912.85	One-half	46,956.43
In 1907 3 years	- 11,896,666.00		123, 757. 04	Five-sixths	103, 130, 87
In 1904 4 years	270, 183.00		2,152.38	One-eighth	269.05
In 1905 4 years	280,204.00		2,498.50	Three-eighths	936.94
In 1906 4 years	388, 208.00		3,571.26	Five-eighths	2,232.04
In 1907 4 years	325, 375, 00		3,211.76	Seven-eighths	2,310.29
In 1903 5 years	3,322,016.00		29, 221, 76	One-tenth	2,922.17
In 1904 5 years	4,278,568.00		40, 452.31	Three-tenths	12,135.69
In 1905 5 years	- 5,472,964.00		50, 121, 13	One-half	25,060.56
In 1906 5 years	- 5,875,933.00		56,331.87	Seven-tenths	39, 432.31
In 19075 years	- 7, 115, 290.00		60,665.21	Nine-tenths	54,598.69
Total	\$ 89,949,550.00	\$1	,008,471.05	8	536, 367, 42
Over 5 years	4,179,325.00		24,238.04	Pro rata	16,008.02
Total	-\$ 94,128,875,00	\$1	.032,709.09		552,375.44
Perpetual	44,259,534,00	1	,004,423.92	90 and 95 per cent	906, 444, 45
Grand total	\$138,388,409.00	\$2	,037,133.01		1, 458, 819, 89
	GENERAL	IN	TERROGA	TORIES.	
Largest amount written on	any one hazard -				20,000.00
Total amount of the compar	y's stock owned	by	the directo	rs at par value	87,040.00
Total amount loaned to dire					20, 400.00
Total amount loaned to stoc	kholders not offic	cer	8		8,500.00

Largest amount written on any one hazard\$	20,000.00
Total amount of the company's stock owned by the directors at par value 3	87,040.00
Total amount loaned to directors or other officers	20,400.00
Total amount loaned to stockholders not officers	8,500.00
Losses incurred during the year-fire	307,293.55

	Fire Risks.
Risks written	290,349.00
Premiums received	5,547.00
Losses paid	3,303.00
Losses incurred .	3,303.00

\$ 534 164 84

1.886.27

1,053,46

940.00

# UNITED STATES FIRE INSURANCE COMPANY.

Incorporated April 1, 1824,

Commenced Business April 9, 1824.

W. WILSON UNDERHILL, President.

State taxes on premiums _____

CHARLES A. NORRIS, Secretary.

Home Office, 95 William Street, New York City, N. Y.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$250,000.00.

Amount of ledger assets (as per balance) December 31 of previous year

INCOME.		
INCOME,	Fire.	
Gross premiums\$		
Deduct reinsurance, rebate, abatement and return premiums		
_		
Received for premiums (other than perpetual)		395,862.87
Gross interest on mortgage loans		
Gross interest on consteral loans	.98	
Gross interest on deposits	13,582.58 151.36	
Gross rents from company's property	1,450.00	
_		
Total gross interest and rents		16,987.40
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate\$		
Stocks	648.00	0.000 #6
,		3,202.70
Total income	\$	416,052.97
Sum of both amounts	\$	950,217.81
DISBURSEMENTS.	Fire.	
Gross amount paid policyholders for losses (including \$33,464.03 occur-	r tre,	
ring in previous years)\$	195, 996, 55	
Deduct amount received for salvage, \$2,244.39; and for reinsurance in	130,330.00	
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90.	17,772.29	179 004 00
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90.	17,772.29	178, 224, 26
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses	17,772.29	7,006,21
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90.  Net amount paid policyholders for losses  Expense of adjustment and settlement of losses  Commission or brokerage	17,772.29	7,006,21
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses  Commission or brokerage.  Salaries, fees and all other charges of officers, directors, trustees and	17,772.29	7,006,21 80,049.55
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses  Commission or brokerage  Salaries, fees and all other charges of officers, directors, trustees and employees.	17,772.29 home office	7,006,21 80,049.55 10,102.27
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90	17,772.29	7,006,21 80,049.55 10,102.27 3,100.00
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses  Commission or brokerage. Salaries, fees and all other charges of officers, directors, trustees and employees  Rents.  Advertising, \$138.30; printing and stationery, \$164.47.	17,772.29 home office	7,006,21 80,049.55 10,102.27 3,100.00 302.77
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90.  Net amount paid policyholders for losses  Expense of adjustment and settlement of losses  Commission or brokerage  Salaries, fees and all other charges of officers, directors, trustees and employees  Rents  Advertising, \$138.30; printing and stationery, \$164.47.  Postage, telegrams, telephone and express.	17,772.29 home office	7,006,21 80,049.55 10,102.27 3,100.00 302.77 358.23
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Commission or brokerage.  Salaries, fees and all other charges of officers, directors, trustees and employees.  Rents.  Advertising, \$138.30; printing and stationery, \$164.47.  Postage, telegrams, telephone and express.	17,772.29 home office	7,006,21 80,049.55 10,102.27 3,100.00 302.77 358.23 2,781.85
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses  Commission or brokerage  Salaries, fees and all other charges of officers, directors, trustees and employees  Rents  Advertising, \$138.30; printing and stationery, \$164.47  Postage, telegrams, telephone and express.  Legal expenses  Underwriters' boards and tariff associations	17,772.29 home office	7,006,21 80,049.55 10,102.27 3,100.00 302.77 358.23
Deduct amount received for salvage, \$2,244.39; and for reinsurance in other companies, \$15,527.90.  Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Commission or brokerage.  Salaries, fees and all other charges of officers, directors, trustees and employees.  Rents.  Advertising, \$138.30; printing and stationery, \$164.47.  Postage, telegrams, telephone and express.	17,772.29  home office	7,006.2: 80,049.58 10,102.2; 3,100.00 302.7; 358.2; 2,781.88

Insurance Department licenses and fees.....

All other licenses, fees and taxes

Gross loss on sale or maturity of ledger assets, viz.:		
Stocks		2,683.00
Loans paid		115,000.00 2,969.16
Total disbursements	\$	409,856.53
Balance	\$	540.361.28
LEDGER ASSETS.		
Mortgage loans on real estate	23,000.00	
Book value of bonds, excluding interest, \$321,442; stocks, \$77,671	399,113,00	
Cash in company's office	488.22	
Deposited in trust companies and banks not on interest	29,104.66	
Agents' balances representing business written subsequent to October 1, 1907	88,655.40	
Total ledger assets, as per balance		540,361.28
NON-LEDGER ASSETS.		
Interest accrued on mortgages	07.00	
Interest accrued on horizages	95.83 1.685.00	
Interest accrued on other assets	800.00	
Rents due (\$300) and accrued (\$200) on company's property or lease		
Total interest and rents due and accrued		3,080.83
Reinsurance due from other companies on losses paid		1,532.02
Gross assets		544.974.13
DEDUCT ASSETS NOT ADMITTED.		
DEDUCT ASSETS NOT ADMITTED.		
Book value of ledger assets over market value, viz.:		44 050 00
Bonds and stocks	_	44,958.00
	_	44, 958.00 500, 016.13
Bonds and stocks	_	
Bonds and stocks  Total admitted assets.	_	
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	5.091.04	
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.	5,091.04	
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	5.091.04	
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	5,091.04 25,548.02 3,786.70 34,425.76	
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted	5,091.04 25,548.02 3,786.70 34,425.76	
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due. \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted  Total. \$ Deduct reinsurance due or accrued  Net amount of unpaid losses and claims	5,091.04 25,548.02 3,786.70 34,425.76 9,337.00	
Bonds and stocks  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted  Total.  Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all un-	5,091.04 25,548.02 3,786.70 34,425.76 9,337.00	500,016.13
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted  Total  Deduct reinsurance due or accrued  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, in-	5,091.04 25,548.02 3,786.70 34,425.76 9,337.00	500,016.13
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due\$  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted  Total\$  Deduct reinsurance due or accrued  Net amount of unpaid losses and claims .  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$560,856; uncluding interest premiums on perpetual fire risks and the premium of the perpetual fire risks and the premium of the perpetual fire risks and the perpetual fire risks are perpetual fire risks and the perpetual fire risks are	5.091.04 25.548.02 3.786.70 34,425.76 9,337.00	500,016.13
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	5,091.04 25,548.02 3,786.70 34,425.76 9,337.00	500,016.13
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	5.091.04 25.548.02 3.786.70 34,425.76 9,337.00	500,016.13
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due. \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted  Total. \$ Deduct reinsurance due or accrued  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$360,836; unexared premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unscreed premiums (response premiums (response premiums) (response prem	5.091.04 25.548.02 3.786.70 34,425.76 9,337.00	500,016.13
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due\$  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted  Total\$  Deduct reinsurance due or accrued  Net amount of unpaid losses and claims .  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$360,836; unearned premiums (fifty per cent.)\$  Gross premiums (less reinaurance) received and receivable upon all unexpired fire risks running more than one year from date of policy,	5.091.04 25.548.02 3.786.70 34.425.76 9.337.00 \$ 180,418.00 14,391.00	500,016.13
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	5,091.04 25,548.02 3,786.70 34,425.76 9,337.00 	500,016.13 500,016.13 25,088.76
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due. \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted  Total. \$ Deduct reinsurance due or accrued  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$360,836; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$38,589; unearned premiums (pro radu).  Total unearned premiums computed above.	5,091.04 25,548.02 3,786.70 34,425,76 9,337.00 \$ 180,418.00	25,088.76
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	5.091.04 25.548.02 3.786.70 34,425.76 9.337.00 \$ 180,418.00 14,391.00	25,088.76 194,809.00 266.66
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	5, 091, 04 25, 548, 02 3, 786, 70 34, 425, 76 9, 337, 00 \$ 180, 418, 00  14, 391, 00  \$ 250, 000, 00	25,088.76 194,809.00 266.66 1,500.00
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due. \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses Gross claims for losses resisted  Total. \$ Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$360,836; unearned premiums (fifty per cent.). \$ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$18,895; unearned premiums (pr ordu).  Total unearned premiums (pr ordu).  Total unearned premiums as computed above. Rents State, county and municipal taxes accrued Total amount of all liabilities, except capital.	5, 091, 04 25, 548, 02 3, 786, 70 34, 425, 76 9, 337, 00 \$ 180, 418, 00  14, 391, 00  \$ 250, 000, 00	25,088.76 194,809.00 266.66 1,500.00
Bonds and stocks  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	5,091.04 25,548.02 3,786.70 34,425.76 9,337.00 \$ 180,418.00 14,391.00 \$ 250,000.00 28,351.71	25,088.76 194,809.00 266.66 1,500.00

## RISKS AND PREMIUMS.

	Fire Risks.		Gross Pre- ums Thereon.
In force on the 31st day of December, 1906	43, 978, 003, 00 42, 548, 856, 00		599, 329, 46 585, 593, 91
Total \$ Deduct those expired and marked off as terminated \$	86, 526, 864. 00	\$	1,184,923.37 677,185.37
In force at end of the year	38,261,054.00 12,589,299,00	-	507,738.00 128,008.00
Net amount in force	25,671,755.00	\$	379,730.00

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Pre- iums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned,
In 19071	year or less\$	24,315,128.00	\$ 360,836.00	One-half\$	180,418.00
In 19072	years	146,937.00	2,449.00	Three-fourths	1,836.00
In 19063	years	293,601.00	3,450.00	One-half	1,725.00
In 19073	years	886, 989, 00	12,451.00	Five-sixths	10,376.00
In 19065	years	7,000,00	179.00	Seven-tenths	125.00
In 19075	years	22, 100.00	365.00	Nine-tenths	329.00
Total		26, 671, 755, 00	\$ 379, 730.00	\$	194,809.00

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	15,000.00
Total amount of the company's stock owned by the directors at par value	132,000.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year—fire	170,007.00

Deciribed in the critic of House Citioning Dennis and the	31110
	Fire Risks.
Risks written\$	314,211.00
Premiums received	6, 172, 00
Losses paid	1,282,00
Losses incurred	1,323.00
Losses now unpaid	41.00

# VIRGINIA FIRE AND MARINE INSURANCE COMPANY.

Incorporated March 14, 1832.

Commenced Business March 14, 1832.

WILLIAM H. PALMER, President.

W. H. McCarthy, Secretary,

O. D. Pitts, Treasurer.

Fire.

1,397.57

11,398.55

Home Office, 1015 East Main Street, Richmond, Va.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$250,000.00.

Amount of ledger assets (as per balance) December 31 of previous year......\$ 1,234,524.41

INCOME.		
	Fire.	
Gross premiums	994,492.50	
Deduct reinsurance, rebate, abatement and return premiums	287,605.90	
Received for premiums (other than perpetual).		706,886.60
Gross interest on mortgage loans\$	3,019.48	
Gross interest on collateral loans	99.70	
Gross interest on bonds and dividends on stocks	39,689.77	
Gross interest from all other sources.	1,846.34	
Gross rents from company's property	3,238.62	
Total gross interest and rents		47,893.91
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks		271.00
Agents' balances, previously charged off		100.00
C. H. Hicks' account, previously charged off		31.28
Amount recovered from repairs of company's warehouse		1,831.94
Total income	\$	757,014.73
Sum of both amounts	8	1 991 539 14

## DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$85,820

occurring in previous years) 424,058.90	
Deduct amount received for reinsurance in other companies	
Net amount paid policyholders for losses.	343,290.49
Expense of adjustment and settlement of losses.	5,902.49
Paid stockholders for interest or dividends	25,000.00
Commission or brokerage	152,795.71
Expenses of special and general agents	2,206.17
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	26,385.23

Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	26,385.23
Advertising, \$7,204.40; printing and stationery, \$3,911.53.	11,115.93
Postage, telegrams, telephone and express	6,314.14
Legal expenses.	2,395.19
Maps, including corrections	575.25
Underwriters' boards and tariff associations	13,500.41
Fire department, fire patrol and salvage corps assessments, fees, taxes and	
expenses	3,579.16
Repairs and expenses (other than taxes) on real estate	2,047.94

Taxes on real estate

State taxes on premiums....

		-
Insurance Department licenses and fees	8	3,725.79
All other licenses, fees and taxes		2,467.35
Agents' balances charged off		2,113.25
General expenses	_	3,357.62
Total disbursements	8	619,568.24
Balance	8	1,371,970.90
LEDGER ASSETS.	_	
Book value of real estate\$	77,640.29	
Mortgage loans on real estate	53,809.04	
Loans secured by pledge of bonds, stocks or other collaterals	1,645.00	
Book value of bonds, excluding interest, \$809,667,70; stocks, \$210,083	1 019 750 70	
Cash in company's office	4,736.68	
Deposited in trust companies and banks on interest.	97,332.95	
Agents' balances representing business written subsequent to		
October 1, 1907	2 700 91	
_		
Total ledger assets, as per balance		1,371,970.90
NON-LEDGER ASSETS,		
Interest due on mortgages	1,305.58 2,344.34	
Interest due on bonds Interest due on collateral loans	3.00	
Rents due on company's property or lease	50.00	
Total interest and rents due		3,702.92
Gross assets	_	1,375,673.82
DEDUCT ASSETS NOT ADMITTED.		1,0,0,010.02
Book value of ledger assets over market value, viz.;  Bonds and stocks.		81,858.47
Total admitted assets	_	1,293,815.35
LIABILITIES,	2.0	
	17,616.00	
Gross losses adjusted and unpaid, not yet due\$ Gross claims for losses in process of adjustment or in suspense, in-	17,010.00	
cluding all reported and supposed losses.	48,292.53	
Gross claims for losses resisted	4,500.00	
Total\$	70,408.53	
Deduct reinsurance due or accrued.	8,096.73	
Net amount of unpaid losses and claims	\$	62,311.80
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks,		
\$521,116.82; unearned premiums (fifty per cent.)	260,558.41	
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running more than one year from date	200 017 24	
of policy, \$602,213.96; unearned premiums (pro rata)		
Total unearned premiums as computed above		586,575.75 10,266.27
Total amount of alt liabilities, except capital		659,153.82
Capital actually paid up in cash		
_		624 661 50
Surptus as regards policyholders		634,661.53
Totat liabilities	8	1,293,815.35

## RISKS AND PREMIUMS.

	Fire Risks.		ms Thereon.
In force on the 31st day of December, 1906			1,151,584.16 994,492.50
Total			2,146,076.66 870,001.75
In force at end of the year Deduct amount reinsured			1,276,074.91 152,744.13
Net amount in force	67,884,402.00	8	1,123,330.78

# RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written,	Term.	Amount Covered.	Gross Pre- miums Charged, Less Rein- surance,	Fraction Unearned.	Amount of Premium Unearned,
In 1907	1 year or less_\$	32,815,101.00	\$ 521,116.82	One-half\$	260,558.41
In 1906	2 vears	139,458.00	951.88	One-fourth	237.97
In 1907	2 years	30,650.00	368.29	Three-fourths	276.22
In 1905	3 years	6,609,393.00	106,488.42	One-sixth	17,748.07
In 1906		7,424,212.00	116,655.35	One-half	58,327.68
In 1907	3 years	10,206,027.00	149,858.06	Five-sixths	124,881.72
	4 years	71,600.00	659.64	One-eighth	82.46
In 1905		87,900.00	669.30	Three-eighths	250.99
In 1906		125,250.00	882.14	Five-eighths	551.34
In 1907		181,600.00	1,839.15	Seven-eighths	1,609.26
In 1903		1,543,792.00	934,908.88	One-tenth	3,490.89
	5 years	1,640,299.00	39,350.55	Three-tenths	11,805.16
	5 years	1,988,475.00	46,259.82	One-half	23,129.91
	5 years	2,162,418.00	46,822.81	Seven-tenths	32,775.97
	5 years	2,858,227.00	56,499.67	Nine-tenths	50,849.70
7	Total\$	67,884,402.00	\$ 1,123,330.78	8	586,575.75

#### GENERAL INTERROGATORIES

GENERAL INTERROGATORIES.	
Largest amount written on any one hazard\$	50,000.00
Total amount of the company's stock owned by the directors at par value	17,550.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	1,545.00
Losses incurred during the year—fire	337,629.29

	Fire Risks.
Risks written\$	3,039,199.00
Premiums received	55,522.28
Losses paid	54,229.17
Losses incurred	51,767.54
Losses now unpaid.	5,762.50

3,389.31

1,257.94

3, 952, 80

2,448.05

3, 414, 50

448.20

# VIRGINIA STATE INSURANCE COMPANY

Incorporated December 15, 1865.

Commenced Business March 14, 1866.

GEO. L. CHRISTIAN, President. ROBT, LECKY, JR., Vice-President and Secretary.

Home Office, Corner Fifth and Main Streets, Richmond, Va.

### CAPITAL STOCK.

### Amount of capital paid up in cash, \$200,000.00.

Amount of ledger assets (as per balance) Decemb	er 31 of previous year\$	750,007,45
INC	OME. Fire,	
Gross premiums	\$ 1,027,066.37	
Deduct reinsurance, rebate, abatement and retur	n premiums 283,130.13	
Received for premiums (other than perpetu	nal)	743,936.24
Gross interest on mortgage loans	2,384.43	
Gross interest on bonds and dividends on stocks -	19,797.00	
Gross interest from all other sources		
Gross rents from company's property, including occupancy of its own buildings		
Total gross interest and rents		32,808.55
Borrowed money		20,000.00
Total income	8	796, 744, 79

100111111		2000 100000	
1,546,752.24	\$	Sum of both amounts	
	Fire.	DISBURSEMENTS.	
	452,869.13	Gross amount paid policyholders for losses (including \$52,704.14 occur- ring in previous years)	
	52,617.80	Deduct amount received for salvage \$1,453.64; and for reinsurance in other companies, \$51,164.16	
400, 251. 33		Net amount paid policyholders for losses	
7.679.79		Expense of adjustment and settlement of losses	
96,068.48	the year,	Paid stockholders for interest or dividends (amount declared during	
37,168.00		\$37,187.50)	
187, 770.49		Commission or brokerage	
8,543.37		Salaries (\$6,746.54) and expenses (\$1,796.83) of special and general agents	
	e office em-	Salaries, fees and all other charges of officers, directors, trustees and hon	
23,791.34		ployees	
3,000-00		Rents	
10,758.63		Advertising, \$5,631.27; printing and stationery, \$5,127.36	
5,671.25		Postage, telegrams, telephone and express	
113.55		Legal expenses	
935.38		Furniture and fixtures	
1,569.30		Maps, including corrections	
5,515.02		Underwriters' boards and tariff associations	
1,344.30	d expenses,	Fire department, fire patrol and salvage corps assessments, fees, taxes ar	

Inspections and surveys----

Repairs and expenses (other than taxes) on real estate-----

Taxes on real estate----

All other licenses, fees and taxes -----

Insurance Department licenses and fees

State taxes on premiums----

Miscellaneous expenses		8,547.23
Office supplies		1,052.63
Executive committee meetings		205.00
Exchange		34.55
Profit and loss account		3.73
Total disbursements	\$	718,765.69
Balance	\$	827, 986.55
LEDGER ASSETS.		
Book value of real estate\$	96,617.38	
Mortgage loans on real estate	46,685,55	
Book value of bonds, excluding interest, \$388,285,45; stocks, \$56,315.14-	444,600.59	
Cash in company's office	14,252.45	
Deposited in trust companies and banks not on interest		
Agents' balances representing business written subsequent to October	36,024.95	
1. 1907	177, 122, 28	
Agents' balances representing business written prior to October 1, 1907-	808.51	
Bills receivable, taken for fire risks	1,815.32	
	1,652.64	
Brokerage premiums	5,654.88	
Furniture and fixtures	1,879.83	
Printing office	872.17	
Total ledger assets, as per balance	\$	827,986.55
NON-LEDGER ASSETS.		
Interest accrued on mortgages\$	937-47	
Interest due (\$100) and accrued (\$3,966.82) on bonds	4,066,82	
Interest due (\$100) and accrued (\$5,506,52) on bonds		
_		
Total interest due and accrued		5.789.74
Market value of real estate over book value		3,382.62
Market value (not including interest) on bonds and stocks over book value	e	54,304.41
Gross assets	8	891,463.32
CTOSS MISCESSIAN AND CONTRACTOR OF THE CONTRACTO		0311400102
DEDUCT ASSETS NOT ADMITTED.		
Furniture and fixturesS	1,879.83	
Furniture and fixturesS	1,879.83 808.51	
	808.51	
Furniture and fixtures	808.51 872.17	3, 560, 51
Furniture and fixtures	808.51 872.17	3,560.51
Furniture and fixtures	808.51 872.17	3,560,51 887,902,81
Furniture and fixtures	808.51 872.17	
Furniture and fixtures \$ Agents' balances representing business written prior to October 1, 1997- Printing office	808.51 872.17	
Furniture and fixtures	808.51 872.17	
Furniture and fixtures	808.51 872.17 	
Furniture and fixtures	\$08.51 \$72.17 \$ 43,404.51 53,537.87	
Furniture and fixtures	\$08.51 \$72.17 	
Furniture and fixtures \$ Agents' balances representing business written prior to October 1, 1907- Printing office \$ Total \$ Total admitted assets \$ LIABILITIES.  Gross losses adjusted and unpaid, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses \$ Gross claims for losses resisted \$ Total \$	\$08.51 872.17 \$72.17 \$43.404.51 53,537.87 4,000.00 100,942.38	
Furniture and fixtures	\$08.51 \$72.17 	
Furniture and fixtures	\$08.51 872.17 	887, 902, 81
Furniture and fixtures	\$08.51 872.17 	887, 902, 81
Furniture and fixtures	\$08.51 872.17 	887, 902, 81
Furniture and fixtures	\$08.51 872.17 	887, 902, 81
Furniture and fixtures	\$08.51 \$72.17 \$43.404.51 53,537.87 4,000.00 100,442.38 13,578.39	887, 902, 81
Furniture and fixtures	\$08.51 872.17 	887, 902, 81
Furniture and fixtures \$ Agents' balances representing business written prior to October 1, 1907- Printing office \$ Total \$ Total admitted assets \$ LIABILITIES.  Gross losses adjusted and unpaid, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted \$ Total \$ Deduct reinsurance due or accrued \$ Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all uncluding interest premiums on perpetual fire risks, \$486,131.58; uncluding interest premiums (fifty per cent.) \$ Gross premiums (less reinsurance) received and receivable upon all uncluding interest premiums on perpetual fire risks, \$486,131.58; uncluding interest premiums received and receivable upon all uncluding interest premiums received and receivable upon all uncluding interest premiums received and receivable upon all uncludes the properties of the premium of the	\$08.51 \$72.17 \$43.404.51 53,537.87 4,000.00 100,442.38 13,578.39	887, 902, 81
Furniture and fixtures \$ Agents' balances representing business written prior to October 1, 1907- Printing office- Total \$ Total admitted assets \$ LIABILITIES.  Gross losses adjusted and unpaid, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses \$ Gross claims for losses resisted \$ Total \$ Deduct reinsurance due or accrued \$ Net amount of unpaid losses and claims \$ Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$486,131.58; unearned premiums (fifty per cent.) \$ Gross premiums (less reinsurance) received and receivable upon all unearned premiums (fifty per cent.) \$ Gross premiums (fifty per cent.) \$ Gross premiums (fifty per cent.) \$ Gross premiums (fifty per cent.) \$ \$ Gross premiums (fifty per cent.) \$ \$ Gross premiums (fifty per cent.) \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$08.51 \$72.17 \$43.404.51 53,537.87 4,000.00 100,942.38 13,578.39 \$243,065.79	
Furniture and fixtures \$ Agents' balances representing business written prior to October 1, 1907- Printing office \$ Total \$ Total admitted assets \$ LIABILITIES.  Gross losses adjusted and unpaid, not yet due \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses  Gross claims for losses resisted \$ Total \$ Deduct reinsurance due or accrued \$ Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all uncluding interest premiums on perpetual fire risks, \$486,131.58; uncluding interest premiums (fifty per cent.) \$ Gross premiums (less reinsurance) received and receivable upon all uncluding interest premiums on perpetual fire risks, \$486,131.58; uncluding interest premiums received and receivable upon all uncluding interest premiums received and receivable upon all uncluding interest premiums received and receivable upon all uncludes the properties of the premium of the	\$08.51 \$72.17 \$43.404.51 53,537.87 4,000.00 100,442.38 13,578.39	887, 902, 81

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C. J. W. H. da in a consideration of the stands of	e 007 F
Cash dividends remaining unpaid to stockholders	
brokers	
Reinsurance premiums	2,873.5
Due and to become due for borrowed money	20,000.0
Total amount of all liabilities, except capital	-\$ 581,633.2
Capital actually paid up in cash	
Surplus over all liabilities 106, 269. 5	57
Surplus as regards policyholders	306, 269. 5
Total liabilities	\$ 887,902.8
RISKS AND PREMIUMS.	-
	Gross Premium
Fire Risks.	Thereon. \$ 791,326.6
In force on the 31st day of December, 1906	1,027,066.3
Total	\$ 1,818,392.9
Deduct those expired and marked off as terminated 52,870,443.00	884,868.8
In force at end of the year	\$ 933,524.1
Deduct amount reinsured 6,537,059.00	123,087.0
Net amount in force	\$ 810,437.0
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Premiums	Amount of
Year Amount Charged, Less Written. Term, Covered, Reinsurance, Fraction Unearned,	Premium Unearned.
In 19071 year or less\$30,357,996.00 \$ 486,131.58 One-half	
In 19062 years 503,778.00 4,537.89 One-fourth	
In 19072 years 49,435.00 567.94 Three-fourths	
In 19053 years 4,591,537.00 60,574.00 One-sixth	
In 1906 3 years 6,680,889.00 96,119.43 One-half	48,059.7
In 19073 years 7,732,010.00 119,423.91 Five-sixths	99,519.9
In 1904 4 years 6,250.00 101.12 One-eighth	
In 1905 4 years 4,650.00 141.50 Three-eighths	
In 1906 4 years 88,820.00 1,289.82 Five-eighths	
In 1907 4 years 24,820,00 219.25 Seven-eighths	
In 1903 5 years 359,900,00 1,349.72 One-tenth In 1904 5 years 182,060,00 3,310.83 Three-tenths	
In 19055 years 307,515,00 3,310.83 Infectentias	
In 19065 years 1,003,567,00 10,061.09 Seven-tenths	
In 19075 years 1,050,680,00 23,327-26 Nine-tenths	
Total\$52,943,907.00 \$ 810,437.05	\$ 434,171.65
GENERAL INTERROGATORIES.	
Largest amount written on any one hazard	
Total amount of company's stock owned by the directors at par value	
Total amount loaned to directors or other officers	
Total amount loaned to stockholders not officers	None
Losses incurred during the year-fire-	431,644.79
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	
	Fire Risks.
Risks written	
Premiums received	
Losses paid	
Losses incurred	23,548.94
то подражения	451.00

# WALLA WALLA FIRE INSURANCE COMPANY.

Incorporated January 31, 1907.

Commenced Business February 1, 1907.

C. K. HOLLOWAY, President.

O. P. Conaway, Secretary.

O. G. PARKER, Treasurer.

Home Office, Walla Walla, Washington.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$200,000.00.

Amount of capital paid up in cash, \$200,000.00		
Amount of ledger assets February 1, 1907	\$	200,000.00
INCOME.  Gross premiums	Fire, 210,836.16	
Deduct reinsurance, rebate, abatement and return premiums		
Received for premiums (other than perpetual)		180,698.46 200,000.00
Total income		380,698.46
Sum of both amounts	\$	580,698.46
DISBURSEMENTS.		
	Fire.	
Gross amount paid policyholders for losses\$	7,591.07	
Deduct amount received for salvage, \$12.14; and for reinsurance		
in other companies, \$20.19	32.33	
Net amount paid policyholders for losses		7.558.74
Expense of adjustment and settlement of losses		82.10
Deposit premiums returned		9,754.71
Commission or brokerage.		20,888.65
Salaries (\$5,016.65) and expenses (\$5,219.09) of special and general agen	ts	10,235.74
Salaries, fees and all other charges of officers, directors, trustees and h		
employees		18,068.42
Rents		1,884.50
Advertising, \$2,904.05; printing and stationery, \$4,954.20		7,858.25
Postage, telegrams, telephone and express		2,023.50
Legal expenses		75.00
Insurance Department licenses and fees		3,627.10
Expense account, including allowances to local agencies for miscellaneous	us agency	
expenses		15,456.25
Expense for expirations of Merchants Fire Association		5,705.52
Expense advance to agents		371.45
Total disbursements	\$	103,589.93
Balance.	\$	477, 108.53
LEDGER ASSETS.	-	
Mortgage loans on real estate	201.054.10	
Book value of bonds, excluding interest, \$20,000; stocks, \$500		
The state of the s		

222 022 100220	
Mortgage loans on real estate	201,054.10
Book value of bonds, excluding interest, \$20,000; stocks, \$500	20,500.00
Deposited in trust companies and banks not on interest.	42,173.44
Agents' balances representing business written subsequent to	
October 1, 1907	79,975.37
Agents' balances representing business written prior to October	
1, 1907	2,103.60
Purchase of accrued interest on mortgages.	716.61

Bills receivable, stockholders' notes	118,622.11	
Furniture and fixtures	7,143.40	
Maps	3,619.90	
Supplies, printed matter and stationery.	1,200.00	
Total ledger assets, as per balance		477,108.53
NON-LEDGER ASSETS,		
Interest due (\$419.09) and accrued (\$6,653.18) on mortgages\$	7,072.27	
Interest accrued on other assets.	6,524.21	
Total interest due and accrued		13,596.48
Gross assets	\$	490,705.01
DEDUCT ASSETS NOT ADMITTED.		
Supplies, printed matter and stationery	1,200.00	
Furniture, fixtures, safes and maps	10,763.30	-
Agents' balances representing business written prior to October		,
1, 1907	2,103.60	
Total		14,066.90
Total admitted assets		476,638.11
LIABILITIES.		
Gross losses adjusted and unpaid, not yet due\$	6,781.14	
Gross claims for losses in process of adjustment or in suspense, in-		
cluding all reported and supposed losses	3,513.78	
Total	10,294.92	
Deduct reinsurance due or accrued.		0.000.00
Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon		8,269.92
all unexpired fire risks running one year or less from date of		
policy, including interest premiums on perpetual fire risks,		
\$139,269.49; unearned premiums (fifty per cent.)\$	69,634.75	
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running more than one year from date		
of policy, \$25,332.67; unearned premiums (pro rata)	21,233.57	
Total unearned premiums as computed above		90,868.32
Commissions, brokerage and other charges due or to become due to a		
British read providence		16,415.79 2,599.54
Reinsurance premiums  For purchasing stock and cancellation of Central Department contract		2,599.54
	_	
Total amount of all liabilities, except capital		133,153.57
Capital actually paid up in cash. \$ Surplus over all liabilities.	143 484 54	
Surplus as regards policyholders		343,484.54
Total liabilities		476,638.11
	_	
RISKS AND PREMIUMS.		Fross Pre-
Written or renewed during the year	Risks, miu	
		210,836.16
Total \$ 11, Deduct those expired and marked off as terminated 2,	509,786.88 \$	210,836.16 40,988.68
	042,797.53 \$	169,847.48
	Pt4. (91.05 \$	109,041.48
	335,263.50	5,245.32
		5,245.32

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount Covered.	Gross Pre- miums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less \$	7,174,223.53	\$ 139,269.49	One-half\$	69,634.75
In 19072 years	500.00	8.88	Three-fourths	6.66
In 19073 years	1,407,760.50	23,467.72	Five-sixths	19,556.44
In 19075 years	125,050.00	1,856.07	Nine-tenths	1,670.47
Total	8,707,534.03	\$ 164,602.16	8	90,868.32

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard	10,000.00
Total amount of the company's stock owned by the directors at par value	105,266.66
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None
Losses incurred during the year—fire	15,828.66

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written:	453,604.50
Premiums received	7,722.35
Losses incurred.	282.88
Losses now unpaid (not due)	282.88

### WASHINGTON FIRE INSURANCE COMPANY.

Incorporated 1904.

Commenced Business 1905,

HENRY CARSTENS. President.

H. B. GRAHAM, Secretary.

Home Office, Southeast Corner First and Cherry Streets, Seattle, Washington.

#### CAPITAL STOCK.

#### Amount of capital paid up in cash, \$250,000.00.

Amount of leager assets (as per balance)	December 31 of previous year	343, 169. 84
	INCOME	

Gross premiums\$	464,273.34	
Deduct reinsurance, rebate, abatement and return premiums	232,747.64	
Received for premiums (other than perpetual)		231, 525, 70
Gross interest on mortgage loans\$	4,088.52	
Gross interest on collateral loans	1,565.28	
Gross interest on hands and dividends on stocks	064 99	

ross interest on collateral loans 1,566	5. 28 1. 82	
Total gross interest		6,618.62
'commissions on brokers' policies		425.89
Total income	\$	238, 570.21

Sum of both amounts _____\$ 581,740.05

### DISBURSEMENTS.

0	Fire.	
Gross amount paid policyholders for losses (including \$3,500 occur-	110 100 00	
ring in previous years)\$  Deduct amount received for salvage, \$38.36; and for reinsurance in	113, 169.97	
	44, 486. 05	
other companies, \$44,447.69		
Net amount paid policyholders for losses	\$	68,683.92
Expense of adjustment and settlement of losses		1,125,41
Commission or brokerage		34,045.19
Allowances to local agencies for miscellaneous agency expenses		417.13
Salaries (\$2,550) and expenses (\$2,821.66) of special and general agents		5,371.66
Salaries, fees and all other charges of officers, directors, trustees and		
employees		8,307.40
Rents		960-00
Advertising, \$2,145.56; printing and stationery, \$2,292.20		4,437.76
Postage, telegrams, telephone and express		1,338.46
Maps, including corrections		16.50
Underwriters' boards and tariff associations		862.16
Fire department, fire patrol and salvage corps assessments, fees, taxes and		208.90
State taxes on premiums		902.81
Insurance Department licenses and fees		2,656.34
Office supplies		748.89
General expenses		1,678.75
Total disbursements	\$	131,761.28
Balance	\$	449,978.77
LEDGER ASSETS.	-	
	1 40 000 00	
Mortgage loans on real estate  Loans secured by pledge of bonds, stocks and other collaterals.	146,930.00 18,187.38	
Book value of bonds, excluding interest, \$122,694.25; stocks, \$34,996.34-	157, 690. 59	
Cash in company's office	7,708.48	
Deposited in trust companies and banks not on interest	24,578.63	
Agents' balances representing business written subsequent to October	241010:00	
1, 1907	76,632.67	
Agents' balances representing business written prior to October 1, 1907-	3,176.55	
Bills receivable, taken for fire risks	9.104.78	
Furniture and fixtures, maps and agency supplies	5,969.69	
_		
Total ledger assets, as per balance	\$	449,978,77
NON-LEDGER ASSETS.		
Interest due (\$631.13) and accrued (\$1,425.69) on mortgages	2,056,82	
Interest due (\$1,750) and accrued (\$3,283.16) on bonds	5,033.16	
Interest accrued on collateral loans	1,454.07	
Total interest due and accrued		8,544.05
	_	458,522,82
		400,022.02
DEDUCT ASSETS NOT ADMITTED.		
Supplies, printed matter and stationery\$	1,500.00	
Furniture, fixtures and safes	1,515.94	
Agents' balances representing business written prior to October 1, 1907- Book value of ledger assets over market value, viz.:	3,176.55	
	000 70	
Bonds and stocks	339.70	
Maps	2,953.75	
Total		9,485.94
Total admitted assets	\$	449,036.88
	-	

#### LIABILITIES.

DADIDITES.		
Gross losses adjusted, not yet due\$	2,481.62	
Gross claims for losses in process of adjustment or in suspense, includ-		
ing all reported and supposed losses	7,178.54	
Total\$	9,660.16	
Deduct reinsurance due or accrued	9,285.60	
Net amount of unpaid losses and claims	s	374.56
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running one year or less from date of policy, in-		
cluding interest premiums on perpetual fire risks, \$179,325.44; un-		
earned premiums (fifty per cent.)\$	89,662.72	
Gross premiums (less reinsurance) received and receivable upon all un-		
expired fire risks running more than one year from date of policy, \$70,430.13; unearned premiums (pro rata)	48,053,56	
_		
Total unearned premiums as computed above		137,716.28
Return premiums		135.75
Total amount of all liabilities, except capital	\$	138, 226, 59
Capital actually paid up in cash\$		
Surplus over all liabilities	60,810-29	
Surplus as regards policyholders		310,810.29
Total liabilities	\$	449,036.88

#### RISKS AND PREMIUMS.

	Fire Risks.	miun	ross Pre- ms Thereon,
In force on the 31st day of December, 1906		~	170,547.92 464,273,34
Total \$  Deduct those expired and marked off as terminated	32, 250, 561.00	\$	634, 821, 26 283, 618, 53
In force at end of the year\$	22, 579, 616.00	\$	401,202.73
Deduct amount reinsured.  Net amount in force\$		\$	151,447.16 249,755.57

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount Covered.	m	Gross Pre- iums Charge Less Rein- surance.	d, Fraction Unearned.	Amount of Premium Unearned.
In 19071 year or less\$	12, 154, 107.00	\$	179, 325, 44	One-half\$	89,662.72
In 19062 years	13,260.00		114.37	One-fourth	28.60
In 19072 years	95,958.00		1,501.02	Three-fourths	1,132.53
In 19053 years	496, 465, 00		7,798.72	One-sixth	1,299.80
In 19063 yeara	1,052,126.00		16,807.12	One-half	8,403.56
In 19073 years	2,645,799.00		38,554.68	Five-sixths	32,128.90
In 19064 years	1,000.00		12.83	Five-eighths	8.02
In 19074 years	9,500.00		204.57	Seven-eighths	178.99
In 19055 years	1,720.00		44.74	One-half	22.37
In 19065 years	400.00		10.50	Seven-tenths	7.35
In 19075 years	310,915.00		5,381.58	Nine-tenths	4,843.44
Total\$	16,781,250.00	\$	249,755.57	\$	137,716.28

6.304.556.23

2,859.50

162,122.87

#### GENERAL INTERROGATORIES

Largest amount written on any one hazard\$	25,000.00
Total amount of the company's stock owned by the directors at par value	45,700.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None-
Losses incurred during the year—fire	65,558.48

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE Y	EAR.
	Fire Risks.
Risks written	6,000.00
Premiums received	166.74

### WESTCHESTER FIRE INSURANCE COMPANY.

Incorporated as a Mutual March 14, 1837. Commenced Business as a Joint Stock Jan. 1, 1870. George R. Crawford, President,

JOHN H. KELLY, Secretary. Morell O. Brown, Treasurer.

Home Office, 100 William Street, New York, N. Y.

## CAPITAL STOCK. Amount of capital paid up in cash, \$300,000.00.

Amount of ledger assets (as per balance) December 31 of previous year		3,673,486.74
INCOME.	Fire,	
Gross premiums\$	3,307,000.65	
Deduct reinsurance, rebate, abatement and return premiums	821,042.23	
Received for premiums (other than perpetual)		2,485,958.42
Gross interest on mortgage loans	18,490.83	
Gross interest on bonds and dividends on stocks.	122,733.44	
Gross interest on deposits	878.52	
Gross rents from company's property	122.75	
Total gross interest and rents		142,225.54
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate		2,885.53
Total income	\$	2,631,069.49

Sum of both amounts.

DISBURSEMENTS.	Fire.	
Gross amount paid policyholders for losses (including \$229,521.46	rire.	
occurring in previous years)	1,444,355.71	
Deduct amount received for salvage, \$11,078.75; and for reinsurance		
in other companies, \$165,756.67	176,835.42	
Net amount paid policyholders for losses.		1,267,520.29
Expense of adjustment and settlement of losses.		14,581.35
Paid stockholders for interest or dividends		90,000,00
Commission or brokerage		489 304 53

Allowances to local agencies for miscellaneous agency expenses

Salaries (\$89,199,68) and expenses (\$72,923.19) of special and general agents

Salaries, fees and all other charges of officers, directors, trustees and		
employees		108, 257. 46
Rents		19,482.04
Advertising, \$4,006.21; printing and stationery, \$22,360.59		26,366.80
Postage, telegrams, telephone and express		19,740.39 4,414.78
Legal expenses		524.02
Furniture and fixtures		10.168.72
Maps, including corrections Underwriters' boards and tariff associations		29,358.10
Fire department, fire patrol and salvage corps assessments, fees,		20,000.10
expenses		6,387.62
Inspections and surveys		7,225.10
Repairs and expenses (other than taxes) on real estate		482.62
Taxes on real estate		688.28
State taxes on premiums		41,562.98
Insurance Department licenses and fees		8,415.38
All other licenses, fees and taxes		10,009.41
Collection and exchange		2,117.08
Total disbursements	_	2,321,589.32
	_	
Balance	\$	3,982,966.91
LEDGER ASSETS.	_	
Book value of real estate	8,716.25	
Mortgage loans on real estate	267,650.00	
Book value of bonds, excluding interest, \$422,716,63; stocks,	201,000.00	
\$2,626,786.87	3,049,503.50	
Cash in company's office	11,375,40	
Deposited in trust companies and banks not on interest	180,501.12	
Deposited in trust companies and banks on interest	16,364.37	
Agents' balances representing business written subsequent to	20,002.01	
October 1, 1907	421,980.77	
Agents' balances representing business written prior to October		
1, 1907	26,875.50	
Total ledger assets, as per balance		3,982,966.91
		0,202,200.51
NON-LEDGER ASSETS.		
Interest due (\$882.50) and accrued (\$1,293.52) on mortgages\$		
Interest due on bonds	1,475.00	
Total interest due and accrued		3,651.02
	_	
Gross assets	8	3,986,617.93
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October		
1, 1907	26.875.50	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	334,653.50	
_		001 800 00
Total	_	361,529.00
Total admitted assets	\$	3,625,088.93
LIABILITIES.	-	
Gross losses adjusted and unpaid, not yet due	65,097.50	
Gross claims for losses in process of adjustment or in suspense, in-	00,021.00	
cluding all reported and supposed losses	130, 134.87	
Gross claims for losses resisted	12,000.00	
_		
Total\$		
Deduct reinsurance due or accrued		
Net amount of unpaid losses and claims	8	185,732.45

Gross premiums (less reinsurance) received and receivable up all unexpired fire risks running one year or less from date policy, including interest premiums on perpetual fire risk \$1,658,479.66; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable up all unexpired fire risks running more than one year from da of policy, \$2,584,869.99; unearned premiums (pro rada)	of ks, \$ 829,239 on te		
Total unearned premiums as computed above	e to agents ar	nd	2,201,896.25 5,000.00 5,000.00 20,000.00
Total amount of all liabilities, except capital Capital actually paid up in cash Surplus over all liabilities	\$ 300,000. 907,460.	00 23	2,417,628.70
Surplus as regards policyholders			1,207,460.23
Total liabilities		\$	3,625,088.93
RISKS AND PREMIUMS.	Fire Risks,		Gross Pre- ıms Thereon.
In force on the 31st day of December, 1906\$  Written or renewed during the year\$	283,797,488.00		3,307,000.65
Total			7,810,167.30 3,144,508.25
In force at end of the year	443,583,206.00	8	4,665,659.05
missions allowed to other companies, \$67,411.57	41,000,774.00		422,209.40
Net amount in force	402,582,432.00	8	4,243,449.65

# RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount Covered.	m	Gross Pre- iums Charged, Less Rein- surance.	Fraction Unearned,	Amount of Premium Uneorned.
In 19071 year or le	ss\$ 128,451,144.00	8	1,658,479.66	One-half \$	829,239.83
In 19062 years	2,141,239.00		19,326.93	One-fourth	4,831.73
In 1907 2 years	1,624,989.00		16,385.92	Three-fourths	12,289.44
In 19053 years	65,118,461.00		565,558.72	One-sixth	94,259.78
In 19063 years	70, 303, 178.00		624,825.08	One-half	312,412.54
In 1907 3 years	76,338,192.00		677,481.62	Five-sixths	564,568.02
In 1904 4 years	800,401.00		6,781.91	One-eighth	847.74
In 1905 4 years	997,631.00		9,049.87	Three-eighths	3,393.70
In 19064 years	1,553,720.00		12,357.86	Five-eighths	7,723.66
In 1907 4 years	1,727,027.00		13,395.20	Seven-eighths	11,720.80
In 1903 5 years	7,705,931.00		88,873.24	One-tenth	8,887.32
In 19045 years	8,608,078.00		102,855.14	Three-tenths	30,856.54
In 1905 5 years	10,716,529.00		129,311.84	One-half	64,655.92
In 1906 5 years	12,737,481.00		153,403.82	Seven-tenths	107,382.67
In 19075 years	13,758,431.00		165,362.84	Nine-tenths	148,826.56
Total	\$ 402,582,432.00	\$	4,243,449.65	, \$	2,201,896.25

Largest amount written on any one hazard	100,000.00
Total amount of the company's stock owned by the directors at par value.	98,000.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers.	None
Losses incurred during the year—fire	1,232,412.63

## 

	Fire Risks.
Risks written	\$ 1,650,065.00
Premiums received	22,854.74
Losses paid	11,496.91
Losses incurred	13,116,17
Losses now unpaid	1,926.67

### WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

Incorporated March, 1853.

Commenced Business March, 1853.

735.052 23

112,773.78

622.278.45

£ 9 425 019 24

Marshall S. Driggs, President.

FREDERICK H. WAY, Secretary.

Home Office, 150 Broadway, New York City, N. Y.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$250,000,00. Amount of ledger assets (as per balance) December 31 of previous year

INCOME.	Fire.	
Gross premiums\$	1,834,668.30	
Deduct reinsurance, rebate, abatement and return premiums	358,485.43	
Received for premiums (other than perpetual)		1,476,182.87
Gross interest on mortgage loans\$	22,412.92	
Gross interest on collateral loans	2,644,72	
Gross interest on bonds and dividends on stocks.	51,522.66	
Gross interest on deposits	1,910.29	
Gross interest from all other sources	9.40	
Gross rents from company's property, including \$2,750 for com-		
pany's occupancy of its own buildings	7,635.41	
Total gross interest and rents		86,135,40
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		17.50
Total income	\$	1,562,335.77
Sum of both amounts		3,997,348.11
DISBURSEMENTS.		
0	Fire.	

Gross amount paid policyholders for losses (including \$144,303.01 occurring in previous years).....\$

Deduct amount received for salvage, \$6,647.08; and for reinsurance in other companies, \$106,126,70

Net amount paid policyholders for losses....

Expense of adjustment and settlement of losses	16,023,21
Paid stockholders for interest or dividends	50,000.00
Commission or brokerage	352,879.08
Allowances to local agencies for miscellaneous agency expenses	26,586.62
Salaries (\$20,320,06) and expenses (\$15,262.09) of special and general agents	35,582.15
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	111,659.02
Rents, including \$2,750 for company's occupancy of its own buildings	24,441.64
Advertising, \$2,871.41; printing and stationery, \$16,679.60	19,551.01
Postage, telegrams, telephone and express Legal expenses.	6,176.08 35,000.00
Furniture and fixtures	2,834.42
Maps, including corrections	10,237.18
Underwriters' hoards and tariff associations	8,999,80
Fire department, fire patrol and salvage corps assessments, fees, taxes and	0,000.00
expenses	2,836.21
Inspections and surveys.	1,273.00
Repairs and expenses (other than taxes) on real estate	2,166.53
Taxes on real estate	1,070.37
State taxes on premiums	18,832.48
Insurance Department licenses and fees	8,473.25
Gross decrease in book value of ledger assets, viz.:	
Stocks	64,685.59
Total disbursements	1,421,586.09
Balance	2,575,762.02
LEDGER ASSETS.	
Book value of real estate\$ 108,929.76	
Mortgage loans on real estate 584,600.00	
Loans secured by pledge of bonds, stocks or other collaterals	
<b>\$</b> 986,013.011,507,261.49	
Cash in company's office	
Deposited in trust companies and banks not on interest 18,232.77	
Deposited in trust companies and banks on interest	
October 1, 1907 221,219,22	
Agents' balances representing business written prior to October	
1, 1907	
Total ledger assets, as per balance.	2,575,762.02
NON-LEDGER ASSETS.	
Interest due (\$281.25) and accrued (\$2,060.40) on mortgages\$ 2,341.65	
Interest due (\$2,713,75) and accrued (\$4,613,75) on bonds 7,327,50	
Interest accrued on collateral loans 134.37	
Interest due (\$963.94) and accrued (\$5,250) on other assets 6,213.94	
Total interest due and accrued	16,017,46
Reinsurance due on losses paid	780.10
Gross assets	2,592,559.58
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances representing business written prior to October	
1, 1907\$ 2,804.97	
Book value of ledger assets over market value, viz.:	
Bonds and stocks 443,136,49	
Bonds and stocks	445 941 46
	445,941.46 2,146,618.12

## LIABILITIES.

Gross losses adjusted and unpaid, not ye				4,775.73		
Gross claims for losses in process of ad				80,774,76		
cluding all reported and supposed le				142,746.50		
Gross claims for losses resisted			_			
Total				228,296.99		
Deduct reinsurance due or accrued				65,009.10		
Net amount of unpaid losses and	claims_				8	163,287.89
Gross premiums (less reinsurance) re	ceived a	and receivab	le upon			
all unexpired fire risks running or						
policy, including interest premiu						
\$939,559.89; unearned premiums (f				469,779.95		
Gross premiums (less reinsurance) re				-		
all unexpired fire risks running m				790,498.30		
of policy, \$1,443,624.55; unearned			-			
Total unearned premiums as con	nputed a	bove				1,260,278.25
Salaries, rents, expenses, bills, accounts	s, fees, et	c., due or acc	rued			1,128.17
State, county and municipal taxes due						9,413.80
Reinsurance premiums						6,823.83
Total amount of all liabilities, ex	cept car	oital			\$	1,440,931.94
Capital actually paid up in cash						
Surplus over all liabilities				455,686.18		
Surplus as regards policyholders						705,686.18
Total liabilities					\$	2,146,618.12
RISE	KS AND	PREMIUM	S.			Fross Pre-
			Fire	e Risks, n	iiu	ms Thereon.
In force on the 31st day of December, 1	906		\$ 223,	617,968.00	\$	2,264,158.58
Written or renewed during the year			165,	503,951.00		1,834,668.30
Total			\$ 389	121.919.00	S	4,098,826.80
Deduct those expired and marked off a						1,522,809.28
					8	2,576,017.60
In force at end of the year Deduct amount reinsured					0	192,833.16
Net amount in force			8 228,	803,435.00	\$	2,383,184.44
RECAPITULATION	OF FI	RE RISKS	AND PRE	EMIUMS.		
		Gross Pre-				
Year Amount	mi	ums Charged Less Rein-				Amount of Premium
Written. Term. Covered.		surance,	Fraction	Unearned.		Unearned.
In 19071 year or less\$ 74,198,913	7.00 \$	939,559.89				469,779.95
In 19062 years 454,695		5,191.93		th		1,297.98
In 19072 years 453,219		3,558.44		irths		2,668.83
In 19053 years 34,876,42		294,244.94		1		49,040.82
In 19063 years 38,313,49		328,532.32				164,266.16
In 19073 years 44,610,56		390,239.04		hs		325,199.20
In 19044 years 364,53		3,729,69		th thths		466.21 1,358.34
In 1905 4 years 398,511 In 1906 4 years 506,90		4,584.89		ths		2,865.56
In 19064 years 506,90 In 19074 years 474,87		4,035.20		zhths		3,530.80
In 1907 4 years 477,87		52,059.76		h		5,205.98
In 1904 5 years 5,306,16		59,880.72		nths		17,964.22
In 19055 years 6,003,26		73.262.25		deno		36,631.13
In 19065 years 7,691,61.		93,058.74		nths		65,141.12
In 19075 years 10,445,99		127,624.39		ths		114,861.95
Total\$ 228,803,43		2,383,184.44			5	1,260,278.25
					0	

Largest amount written on any one hazard\$	100,000.00
Total amount of the company's stock owned by the directors at par value	53,650.00
Total amount loaned to directors or other officers	29,500.00
Total amount loaned to stockholders not officers	14,000.00
Losses incurred during the year—fire	559,310.73

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	\$ 516,733.00
Premiums received	9,084.23
Losses paid	_ 6,508.46
Losses incurred.	6,608.46
Losses now unpaid	_ 100.00

# FIRE AND MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE
FIRE AND FIRE-MARINE INSURANCE COMPANIES OF FOREIGN COUNTRIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH
CAROLINA, SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1997.

22,660.46

10,052.77

7,353.70 25.857.36%

# UNITED STATES BRANCH OF THE ATLAS ASSURANCE COMPANY (LIMITED).

Incorporated 1808.

Sum of both amounts

Commenced Business in United States 1886.

FRANK LOCK, United States Manager.

United States Office, 100 William Street, New York, N. Y.

## CAPITAL DEPOSIT, \$200,000.00, Amount of ledger assets (as per balance) December 31 of previous year \$2.048,431.75.

(in process of the pr		21010110
INCOME.	Fire.	
Gross premiums\$	2,097,845.66	
Deduct reinsurance, rebate, abatement and return premiums	464,045.93	
Received for premiums (other than perpetual)		1,633,799.73
Gross interest on bonds and dividends on stocks	56,887.97	
Gross interest on deposits	3,963.90	
Gross rents from company's property	2,445.33	
Total gross interest and rents		63,297.20
Total income	\$	1,697,096.93

DISBURSEMENTS.		
Gross amount paid policyholders for losses (including \$98,208,59	Fire.	
occurring in previous years)\$	756,269.36	
Deduct amount received for salvage, \$4,744,09; and for reinsurance		
in other companies, \$97,227.09.	101,971.18	
Net amount paid policyholders for losses		654,298.18:
Expense of adjustment and settlement of losses.		39,838.01
Remitted to home office		224,600.03
Commission or brokerage		328,132.55
Allowances to local agencies for miscellaneous agency expenses		2,200.92
Calarios fore and all other charges of officers directors trustees and I	nama affina	

Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	119,392.55
Rents	14,907.41
Advertising, \$4,226.18; printing and stationery, \$8,514.68	12,740.86
Postage, telegrams, telephone and express	13,026.61
Legal expenses	867.00
Furniture and fixtures.	1,991.75
Maps, including corrections.	4,451.23
Underwriters' boards and tariff associations	23,809,77
Inspections and surveys.	4,281.96
Repairs and expenses (other than taxes) on real estate	2,120.04
Taxes on real estate	798.84

State taxes on premiums.

Insurance Department licenses and fees.

All other licenses, fees and taxes.

expenses 8,7	04.29 92.62
	82.50
sements	51.41
\$ 2,218,6	37.27
LEDGER ASSETS.	
state\$ 83,878.81	
nds, excluding interest, \$1,378,764.24; stocks,	
office 3,316.24	
ompanies and banks on interest	
7239,961.77	
epresenting business written prior to October 5,816.56	
assets, as per balance \$ 2,218,6	67 27
NON-LEDGER ASSETS. bonds 17.4	17.09
	21.19
losses paid	35.88
\$ 2,242,6	11.43
DEDUCT ASSETS NOT ADMITTED.	
epresenting business written prior to October	
\$ 5,816.56	
er assets over market value, viz.:	
215,601.74	
221,4	18.30
ted assets\$ 2,021,2	23.13
LIABILITIES.	
d and unpaid, not yet due	
orted and supposed losses	
ses resisted2,100.00	
\$ 104,682.11	
due or accrued4,839.55	
of unpaid losses and claims \$99,8 ess reinsurance) received and receivable upon fire risks running one year or less from date of	42.56
ng interest premiums on perpetual fire risks,	
unearned premiums (fifty per cent.) \$ 573,628.79 ess reinsurance) received and receivable upon fite risks running more than one wear from date	
unearned premiums (fifty per cent.) \$ 573,628.79 ess reinsurance) received and receivable upon fite risks running more than one wear from date	
unearned premiums (fifty per cent.). \$ 573,628.79  ess reinsurance) received and receivable upon fire risks running more than one year from date 5.530,51; unearned premiums (pro rata). 718,831.53  ted premiums as computed above. 1,292,4	
unearned premiums (fifty per cent.)	
unearned premiums (fifty per cent.)	00.00 44.68
unearned premiums (fifty per cent.)         \$ 73,628.79           ess reinsurance)         received and receivable upon           fire risks running more than one year from date         718,831.53           teed premiums as computed above.         1,292,4           unnicipal taxes due or accrued (estimated)         20,0           ints         6,2           t of all liabilities, except deposit capital         \$ 1,418,3           billities         402,675.57	00.00 44.68
unearned premiums (fifty per cent.)	00.00 44.68 47.56

#### RISKS AND PREMIUMS.

	Fire Risks.	Gross Pre- miums Thereon.
In force on the 31st day of December, 1906	195,077,652.00	\$ 2,403,781.43
Written or renewed during the year	173,441,055.60	2,097,845.66
Total8	368,518,707.00	\$ 4,501,627.09
Deduct those expired and marked off as terminated	144,553,470.00	1,893,757.26
In force at end of the year	223,965,237.00	\$ 2,607,869.83
Deduct amount reinsured	17,268,801.00	175,081.73
Net amount in force	206,696,436.00	\$ 2,432,788.10

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS

	RECAPIT	ULATION OF	F.	IRE RISKS	AND PREMIUMS.	
Yea Writt		Amount Covered.	m	Gross Pre- iums Chorged, Less Rein- surance.	Froction Uncorned.	Amount of Premium Uneorned.
In 19	071 year or less\$	93,014,847.00	8	1,147,257.59	One-half\$	573,628.79
In 19	062 years	796,063.00		7,820.35	One-fourth	1,955.09
In 19	072.years	2,582,095.00		20,245.98	Three-fourths	15,184.48
In 19	053 years	22,201,117.00		245,968.55	One-sixth	40,994.76
In 19	063 years	29,044,272.00		314,674.46	One-half	157,337.23
In 19	073 years	33,210,493.00		368,032.09	Five-sixths	306,693.41
In 19	044 years	375,260.00		3,443.16	One-eighth	430.39
In 19	054 years	409,787.00		3,025.85	Three-eighths	1,134.69
In 19	064 years	553,155.00		5,248.46	Five-eighths	3,280.29
In 19	074 years	617,842.00		6,166.49	Seven-eighths	5,395.68
In 19	035 years	2,561,881.00		28,946.54	One-tenth	2,894.65
In 19	045 years	3,801,601.00		47,326.77	Three-tenths	14,198.03
In 19	055 years	4,924,995.00		65,898.54	One-half	32,949.27
In 19	065 years	5,821,159.00		77,381.92	Seven-tenths	54,167.34
In 19	075 years	6,781,869.00		91,351.35	Nine-tenths	82,216.22
	Total	206,696,436.00	s	2,432,788.10	\$	1,292,460.32

### GENERAL INTERROGATORIES.

Largest amount written on any one hazard	67,500.00
Losses incurred during the year—fire	727,052.43

#### DICINESS IN THE STATE OF NORTH CAROLINA DURING THE VEAD

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	I E/AIL.
	Fire Risks.
Risks written\$	712,823.00
Premiums received	11,638.27
Losses paid	7,597.00
Losses incurred	6.802.00

.\$ 1.473.748.72

Marine

# BRITISH AMERICA ASSURANCE COMPANY.

Incorporated February 13, 1833. Commenced Business in United States July, 1874.

Geo. A. Cox, President. P. H. Sims, Secretary.

Home Office, Toronto, Canada.

#### CAPITAL STOCK.

Amount	of ca	nital	paid	up in	cash.	\$205.	000.00.	

Amount of ledger assets (as per balance) December 31 of previous year _____\$ 1,577,803.92

INCOME.		a	Marine nd Inland.	
Gross premiums \$ 1,746,064	.37	8	56,061.04	
Deduct reinsurance, rebate, abatement and return				
premiums 456,075	. 42		2,772.97	
\$ 1,289,988	.95	\$	53,288.07	
Received for premiums (other than perpetual)				1,343,277.02
Gross interest on bonds and dividends on stocks.		\$	54,049.06	
Gross interest on deposits			928.05	
Gross interest from all other sources			2,356.70	
Total gross interest				57,333.81
Received from home office				73,112.55
Agents' balances, previously charged off				25.34

#### DISBURSEMENTS.

Sum of both amounts \$ 3,051,552.64

Gross amount paid policyholders for losses (includ-		Fire.	ar	nd Inland.
ing \$99,162.97 occurring in previous years)	8	932,298.51	\$	173,864.50
for reinsurance in other companies, \$179,115.68.		107,469.12		77,665.22
	8	824,829.39	8	96,199.28
	_		_	

Total income____

Net amount paid policyholders for losses	921,028.67
Expense of adjustment and settlement of losses	10,506.10
Commission or brokerage	250,122.65
Salaries (\$17,299.92) and expenses (\$59,703.55) of special and general agents	77,003.47
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	64,798.96
To .	

Advertising, \$4,014.15; printing and stationery, \$6,383.61	10,397.76
Postage, telegrams, telephone and express	8,124.83
Legal expenses	1,550.89
Maps, including corrections	2,747.45
Underwriters' boards and tariff associations	13,729.37
Fire department, fire patrol and salvage corps assessments, fees, taxes and	
expenses	7,331.63

expenses	7,331.63
Inspections and surveys	6,821.92
Insurance Department licenses and fees	34,323.08
All other licenses, fees and taxes	8,397.22
Auditors	441.63
Duty	69.88

Exchange		2,225.43
Office express		2,179.91
Traveling Miscellaneous expenses		891.93 31,052.97
Total disbursements	-	1,459,091.03
Balance		1,592,461.61
LEDGER ASSETS.		
Book value of bonds, excluding interest\$	1,390,510.30	
Deposited in trust companies and banks on interest	69,179.05	
Agents' balances representing business written subsequent to		
October 1, 1907	132,521.27	
1, 1907.	250.99	
Total ledger assets, as per balance		1 592 461 61
		1,002,101101
NON-LEDGER ASSETS.		
Interest due (\$13,185.37) and accrued (\$6,512.52) on bonds\$	19,697.89	
Total interest due and accrued		19,697.89
Gross assets	\$	1,612,159.50
DEDUCT ASSETS NOT ADMITTEO.		
Agents' balances representing business written prior to October		
1, 1907	250.99	
Book value of ledger assets over market value, viz.:		
Bonds	66,475.82	
Total		66,726.81
Total admitted assets	\$	1,545,432.69
LIABILITIES.	-	
Gross losses adjusted and unpaid, not yet due\$	14,129,58	
Gross claims for losses in process of adjustment or in suspense, in-		
cluding all reported and supposed losses	98,034.94	
Gross claims for losses resisted.	4,463.48	
Net amount of unpaid losses and claims	\$	116,628.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of		
policy, including interest premiums on perpetual fire risks,		
\$958,817.82; unearned premiums (fifty per cent.)\$	479,408.91	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date		
of policy, \$943,567.96; unearned premiums (pro rata)	478.118.15	
Gross premiums (less reinsurance) (cash and bills) received and		
receivable upon all unexpired inland navigation risks, \$8,570.64;		
unearned premiums (fifty per cent.) Gross premiums (less reinsurance) (cash and bills) received and	4,285.32	
receivable upon all unexpired marine risks, \$7,409; unearned		
premiums (fifty per cent.)	3,704.50	
Total unearned premiums as computed above		965,516.88
State, county and municipal taxes due or accrued		12,423.59
Total amount of all liabilities, except capital		1,094,568.47
Capital actually paid up in cash\$		
Surplus over all liabilities		
Surplus as regards policyholders		450,864.22
Total liabilities	\$	1,545,432.69

#### RISKS AND PREMIUMS.

In force on the 31st day of	Fire Risks.	Premiums Marine and Thereon. Inland Risks,		Premiums Thereon.			
December, 1906\$ Written or renewed during	160,190,124.00	8	1,934,350.29	\$	2,826,898.00	\$	86,797.04
the year	151,406,318.00		1,746,064.37		3,109,413.00		56,061.04
Total	311,596,442.00	\$	3,680,414.66	\$	5,936,311.00	\$	142.858.08
marked off as terminated,	126,581,048.00		1,612,368.95		5,492,257.00		126,878.44
In force at end of year_\$ Deduct amount reinsured	185,015,394.00 17,988,597.00	\$	2,068,045.71 165,659.93	8	444,054.00	8	15,979.64
Net amount in force\$	167,026,797.00	8	1,902,385.78	\$	444,054.00	8	15,979.64

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written,	Term.	Amount Covered.	m	Gross Pre- iums Charged, Less Rein- surance.	Fraction Unearned.	Pr	nount of emium nearned.
In 1907 1	year or less\$	81,691,720.00	\$	958,817.82	One-half8		479,408.91
In 1905 3	years	20,807,404.00		208,330.71	One-sixth		34,721.78
In 19063	years	23,711,236.00		238,371.42	One-half		119,185.71
In 19073	years	20,490,806.00		222,413.16	Five-sixths		185,344.30
In 19035	years	3,971,965.00		52,162.07	One-tenth		5,216.21
In 1904 5	years	3,748,142.00		50,704.58	Three-tenths		15,211.37
In 19055	years	4,194,779.00		55,681.15	One-half		27,840.58
In 19065	years	4,914,752.00		68,580.95	Seven-tenths		48,006.67
In 19075	years	3,495,993.00		47,323.92	Nine-tenths		42,591.53
Total	<u>\$</u>	167,026,797.00	8	1,902,385.78	8		957,527.06

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard	25,000.00
Losses incurred during the year—fire	847,284.95
Losses incurred during the year—inland marine	53,348.88
Losses incurred during the year—ocean marine	35,758.16
_	

# BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written\$	668, 195, 00
Premiums received	12,611.10
Losses paid	4,688.44
Losses incurred	4,503.68
Losses now unpaid	154.50

# UNITED STATES BRANCH OF THE CALEDONIAN INSURANCE COMPANY.

Incorporated 1805.

Commenced Business in United States 1890,

CHARLES H. POST, United States Manager.

United States Office, 50-52 Pine Street, New York, N. Y.

# CAPITAL DEPOSIT, \$200,000.00. Amount of ledger assets (as per balance) December 31 of previous year.........\$2,136,906.84

Cross premiums	INCOME.	Fire.	
Deduct reinsurance, rebate, abatement and return premiums   533,704.85     Received for premiums (other than perpetual)   1,382,654.45     Gross interest on bonds and dividends on stocks   \$ 47,556.80     Gross rents from company's property, including \$5,800 for company's occupancy of its own buildings   46,272.49     Total gross interest and rents   93,829.25     Total income   \$ 1,476,483.75     Sum of both amounts   \$ 1,476,483.75     Occurring in previous years)   \$ 1,311,005.07     Deduct amount paid policyholders for losses (including \$596,877.56     occurring in previous years)   \$ 1,311,005.07     Deduct amount received for salvage, \$5,252.50; and for reinsurance in other companies, \$469,099.03   474,351.53     Net amount paid policyholders for losses   \$86,613.54     Expense of adjustment and settlement of losses   \$32,209.99     Expense of adjustment and settlement of losses   \$32,209.99     Salaries, [\$1,266.95] and expenses (\$12,050.21) of special and general agents   \$3,317.16     Salaries, fees and all other charges of officers, directors, trustees and home office employees   \$2,510.99     Rents, including \$5,800 for company's occupancy of its own buildings   \$7,98.99     Advertising, \$1,476.28; printing and stationery, \$9,094.38   10,570 ek     Degal expenses   \$1,389.64     Legal expenses   \$1,	Gross premiums	1.916.359.30	
Gross interest on bonds and dividends on stocks. \$ 47,556,80	Deduct reinsurance, rebate, abatement and return premiums	533,704.85	
Total income.   \$ 1,476,483.7*	Gross interest on bonds and dividends on stocks	47,556.80	1,382,654.45
DISBURSEMENTS   Fire.	Total gross interest and rents		93,829.29
DISBURSEMENTS.   Fire.   Gross amount paid policyholders for losses (including \$596,877.56 occurring in previous years)	Total income	8	1,476,483.74
Gross amount paid policyholders for losses (including \$596,877.56     occurring in previous years)   S   1,311,005,07     Deduct amount received for salvage, \$5,252.50; and for reinsurance in other companies, \$469,099.03   474,351.53     Net amount paid policyholders for losses   474,351.53     Net amount paid policyholders for losses   474,351.53     Expense of adjustment and settlement of losses   43,658 z     Expense of adjustment and settlement of losses   237,474 73     Commission or brokerage   329,269.98     Salaries (111,266,95) and expenses (\$12,050,21) of special and general agents   23,317.16     Salaries, fees and all other charges of officers, directors, trustees and home office employees   92,510.98     Rents, including \$5,809 for company's occupancy of its own buildings   7,198.99     Advertising, \$1,476.28; printing and stationery, \$9,094.38   10,570.68     Legal expenses   13,849.64     Legal expenses   11,270     Maps, including corrections   5,313.70     Underwriters' boards and tariff associations   1,127 outling corrections   1	Sum of both amounts.	\$	3,613,390.58
Gross amount paid policyholders for losses (including \$596,877.56     occurring in previous years)   S   1,311,005,07     Deduct amount received for salvage, \$5,252.50; and for reinsurance in other companies, \$469,099.03   474,351.53     Net amount paid policyholders for losses   474,351.53     Net amount paid policyholders for losses   474,351.53     Expense of adjustment and settlement of losses   43,658 z     Expense of adjustment and settlement of losses   237,474 73     Commission or brokerage   329,269.98     Salaries (111,266,95) and expenses (\$12,050,21) of special and general agents   23,317.16     Salaries, fees and all other charges of officers, directors, trustees and home office employees   92,510.98     Rents, including \$5,809 for company's occupancy of its own buildings   7,198.99     Advertising, \$1,476.28; printing and stationery, \$9,094.38   10,570.68     Legal expenses   13,849.64     Legal expenses   11,270     Maps, including corrections   5,313.70     Underwriters' boards and tariff associations   1,127 outling corrections   1	DISRUPSEMENTS		
Deduct amount received for salvage, \$5,252,50; and for reinsurance in other companies, \$469,099.03   474,351.53     Net amount paid policyholders for losses	Gross amount paid policyholders for losses (including \$596,877.56		
Net amount paid policyholders for losses	occurring in previous years)	1,311,005.07	
Expense of adjustment and settlement of losses       43,685 z         Remitted to home office       237,474 73         Commission or brokerage       29,286 98         Salaries (\$11,266,95) and expenses (\$12,050,21) of special and general agents       23,317. 16         Salaries (sees and all other charges of officers, directors, trustees and home office employees       92,510.98         Rents, including \$5,809 for company's occupancy of its own buildings       7,108.99         Advertising, \$1,476.28; printing and stationery, \$9,094.38       10,570.66         Postage, telegrams, telephone and express       13,849.66         Legal expenses       866.94         Furniture and fixtures       1,127.01         Underwriters' boards and tariff associations       1,127.01         Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses       4,524.11         Inspections and surveys       3,390.46         Repairs and expenses (other than taxes) on real estate       17,612.97         Taxes on real estate       5,575.88         State taxes on premiums       21,262.98         Insurance Department licenses and fees       5,156.00	in other companies, \$469,099.03	474,351.53	
Expense of adjustment and settlement of losses       43,685 z         Remitted to home office       237,474 78         Commission or brokerage       29,296 98         Salaries (\$11,206,95) and expenses (\$12,050,21) of special and general agents       23,317 16         Salaries (sees and all other charges of officers, directors, trustees and home office employees       92,510,98         Rents, including \$5,800 for company's occupancy of its own buildings       7,108,99         Advertising, \$1,476,28; printing and stationery, \$9,094,38       10,570,66         Postage, telegrams, telephone and express       13,849,66         Legal expenses       866,94         Furniture and fixtures       1,127 01         Underwriters' boards and tariff associations       14,538,41         Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses       4,524,11         Inspections and surveys       3,390,64         Repairs and expenses (other than taxes) on real estate       17,612,97         Taxes on real estate.       5,575,88         State taxes on premiums.       21,262,98         Insurance Department licenses and fees       5,156,00	Net amount paid policyholders for losses		836,613.54
Commission or brokerage         329,296,95           Salaries (\$11,266,95) and expenses (\$12,050,21) of special and general agents         23,317.16           Salaries, fees and all other charges of officers, directors, trustees and home office employees         92,510.98           Rents, including \$5,800 for company's occupancy of its own buildings         7,198.99           Advertising, \$1,476,28; printing and stationery, \$9,094.38         10,570.66           Postage, telegrams, telephone and express         866.99           Furniture and fixtures         1,127.01           Maps, including corrections         5,313.70           Underwriters' boards and tariff associations         11,558.41           Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses         4,524.11           Inspections and surveys         3,389.64           Repairs and expenses (other than taxes) on real estate         17,612.97           Taxes on real estate         5,575.85           State taxes on premiums         21,262.98           Insurance Department licenses and fees         5,156.00			43,658.23
Salaries (\$11,260,95) and expenses (\$12,050,21) of special and general agents.       23,317.16         Salaries, fees and all other charges of officers, directors, trustees and home office employees       92,510.98         Rents, including \$5,800 for company's occupancy of its own buildings.       7,188.99         Advertising, \$1,476,28; printing and stationery, \$9,094.38       10,570.66         Postage, telegrams, telephone and express       13,849.64         Legal expenses       866.99         Furniture and fixtures.       1,127.01         Maps, including corrections       14,558.41         Underwriters' boards and tariff associations       14,558.41         Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.       4,524.11         Inspections and surveys.       3,399.64         Repairs and expenses (other than taxes) on real estate       17,612.97         Taxes on real estate.       5,575.88         State taxes on premiums.       21,262.98         Insurance Department licenses and fees       5,156.00			237,474.73
Salaries, fees and all other charges of officers, directors, trustees and home office employees       92,510.08         employees       92,510.08         Rents, including \$5,800 for company's occupancy of its own buildings       7,198.99         Advertising, \$1,476.28; printing and stationery, \$9,094.38       10,570.66         Postage, telegrams, telephone and express       13,849.64         Legal expenses       866.94         Furniture and fixtures       1,127.01         Underwriters' boards and tariff associations       14,558.41         Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses       4,524.11         Inspections and surveys       3,369.64         Repairs and expenses (other than taxes) on real estate       17,612.97         Taxes on real estate       5,575.85         State taxes on premiums       21,262.98         Insurance Department licenses and fees       5,156.00			329,296.99
Rents, including \$5,800 for company's occupancy of its own buildings.       7,108.90         Advertising, \$1,476.28; printing and stationery, \$9,094.38       10,570.60         Postage, telegrams, telephone and express.       13,849.64         Legal expenses.       866.94         Furniture and fixtures.       1,127.01         Maps, including corrections       5,313.70         Underwriters' boards and tariff associations       14,558.41         Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses       4,524.11         Inspections and surveys.       3,399.64         Repairs and expenses (other than taxes) on real estate       17,612.97         Taxes on real estate.       5,575.85         State taxes on premiums.       21,202.93         Insurance Department licenses and fees       5,156.00			23,317.16
Advertising, \$1,476,28; printing and stationery, \$9,094.38 10,570 de Postage, telegrams, telephone and express 13,849,64 Legal expenses 866,99 Furniture and fixtures 1,127 of Maps, including corrections 5,313,70 Underwriters' boards and tariff associations 14,558,41 Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses 4,524,11 Inspections and surveys 3,389,64 Repairs and expenses (other than taxes) on real estate 5,575,85 State taxes on premiums 5,12,262,95 Insurance Department licenses and fees 5,156,00	employees		92,510.98
Postage, telegrams, telephone and express   13,849.64     Legal expenses   586.99     Furniture and fixtures   1,127 01     Maps, including corrections   5,313.70     Underwriters' boards and tariff associations   14,558.41     Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses   4,524.11     Lispections and surveys   3,399.64     Repairs and expenses (other than taxes) on real estate   17,612.97     Taxes on real estate   5,575.85     State taxes on premiums   21,262.95     Insurance Department licenses and fees   5,156.00     Insurance Department licenses and fees   1,160.00     Insurance Departme			7,198.99
Legal expenses.         866.94           Furniture and fixtures.         1,127.01           Maps, including corrections         5,313.70           Underwriters' boards and tariff associations         14,558.41           Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses         4,524.11           Inspections and surveys.         3,899.64           Repairs and expenses (other than taxes) on real estate         17,612.97           Taxes on real estate.         5,575.85           State taxes on premiums.         21,262.93           Insurance Department licenses and fees         5,156.00			10,570.66
Furniture and fixtures.       1,127 01         Maps, including corrections       5,313.70         Underwriters' boards and tariff associations.       14,558.41         Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.       4,524.11         Inspections and surveys.       3,389.64         Repairs and expenses (other than taxes) on real estate.       17,612.91         Taxes on real estate.       5,575.85         State taxes on premiums.       21,262.93         Insurance Department licenses and fees.       5,156.00			
Maps, including corrections.       5,313.70         Underwriters' boards and tariff associations.       14,558.41         Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.       4,524.11         Inspections and surveys.       3,399.64         Repairs and expenses (other than taxes) on real estate.       17,612.97         Taxes on real estate.       5,575.85         State taxes on premiums.       21,262.95         Insurance Department licenses and fees.       5,156.00			
Underwriters' boards and tariff associations   14,558.41			
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses         4,524,11           Inspections and surveys         3,389,64           Repairs and expenses (other than taxes) on real estate         17,612,97           Taxes on real estate         5,575,85           State taxes on premiums         21,262,95           Insurance Department licenses and fees         5,156,06			
expenses         4,524,11           Inspections and surveys.         3,399,64           Repairs and expenses (other than taxes) on real estate.         17,612,97           Taxes on real estate.         5,575,85           State taxes on premiums.         21,262,95           Insurance Department licenses and fees         5,156,00			14,558.41
Inspections and surveys         3,399.64           Repairs and expenses (other than taxes) on real estate         17,612.97           Taxes on real estate         5,575.85           State taxes on premiums         21,262.95           Insurance Department licenses and fees         5,156.00			4 594 11
Repairs and expenses (other than taxes) on real estate       17,612,97         Taxes on real estate       5,575,85         State taxes on premiums       21,262,95         Insurance Department licenses and fees       5,156,00			
Taxes on real estate         5,575.85           State taxes on premiums         21,262.95           Insurance Department licenses and fees         5,156.00	Repairs and expenses (other than taxes) on real estate		
State taxes on premiums			
Insurance Department licenses and fees 5,156.00			
	All other licenses, fees and taxes		7,734.09

Gross loss on sale or maturity of ledger assets, viz.: Stocks		21,311.26
Office and miscellaneous expenses.		2,668.21
Total disbursements	_	1,705,642.06
Balance		1,907,748.52
LEDGER ASSETS.		
Book value of real estate	437,299.64	
Book value of bonds, excluding interest, \$776,823.41; stocks,		
\$427,594,82	1,204,418.23	
Cash in company's office	1,541.39	
Deposited in trust companies and banks not on interest	128,897.82	
October 1, 1907	125,193.93	
1, 1907	8,289.17	
Bills receivable, taken for fire risks	657.42	
Due for reinsurance on losses paid	1,450.92	
Total ledger assets, as per balance	\$	1,907,748.52
NON-LEGGER ASSETS.		
Interest due (\$5,050) and accrued (\$2,645,81) on bonds\$	7,695.81	
Total interest due and accrued		7,695.81
Market value of real estate over book value	_	87,700.36 2,003,144.69
Gross assets		2,003,144.69
DEDUCT ASSETS NOT AOMITTEO.		
Agents' balances representing business written prior to October	0.000.17	
1, 1907  Sills receivable, past due, taken for marine, inland and fire risks  Book value of ledger assets over market value, viz.:	8,289.17 -600.60	
Bonds and stocks	135,668.23	
Reinsurance on losses paid		
Total Total admitted assets	_	145,115.20
		1,858,029.49
LIABILITIES.		
Gross losses adjusted and unpaid (due, \$16,500.66; not yet due,	70 440 70	
\$39,943.10)\$ Gross claims for losses in process of adjustment or in suspense, in-	56,443.76	
cluding all reported and supposed losses.	107,330,53	
Gross claims for losses resisted	16,301.93	
Total	180.076.22	
Deduct reinsurance due or accrued.		
Net amount of unpaid losses and claims.	\$	158,873.37
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks,		
\$941,226.16; unearned premiums (fifty per cent.)\$	470.613.08	
Gross premiums (less reinsurance) received and receivable upon	1101010100	
all unexpired fire risks running more than one year from date		
of policy, \$1,347,170.94; unearned premiums (pro rata)	728,083.92	
Total unearned premiums as computed above		1,198,697.00
Reinsurance premiums		. 17,088.96
Reserve for contingencies		10,000.00
Total amount of all liabilities, except deposit capital	\$	1,384,659.33
Ins. Report 1908—32		

Deposit capital				\$ 20	00,000.00	
Surplus over all liabilities					3,370.16	
Surplus as regards policyholders						473,370.16
Total liabilities				•		1,858,029.49
			D DD DATE			
RISK	S A	INI	D PREMIUM	IS.		Gross Pre-
				· Fire R	isks. m	iums Thereon.
In force on the 31st day of December, 1						\$ 2,496,523.05
Written or renewed during the year				159,049	,170.00	1,916,359.30
Total				\$ 381,972	275.00 8	4,412,882.35
Deduct those expired and marked off a						1,851,984.58
In force at end of the year						
Deduct amount reinsured						\$ 2,560,897.77 272,500.67
Net amount in force				\$ 204,284	755.00 \$	2,288,397.10
					1 7	
RECAPITULATION	OF	FI	RE RISKS	AND PREMI	UMS.	
			Gross Pre-			
Year Amount			ums Charged, Less Rein-			Amount of Premium
Written. Term. Covered.			surance.	Fraction Ur	nearned.	Unearned.
In 19071 year or less\$ 72,958,350	.00	\$	941,226.16	One-half		\$ 470,613.08
In 19062 years 1,358,766.	.00		12,849.09	One-fourth -		3,212.27
In 19072 years 1,010,126			10,797.75	Three-fourth		8,098.31
In 19053 years 28,576,347.			267,708.80	One-sixth		44,618.13
In 19063 years 30,548,308.			290,996.97	One-half		145,498.45
In 19073 years 34,420,741			334,601.93	Five-sixths _		278,834.92
In 19044 years 727,987			7,428.57	One-eighth _		928.57
In 19054 years 450,301			5,211.87	Three-eighth		1,954.44
In 19064 years 1,140,763.			9,814.38	Five-eighths		6,133.99
In 19074 years 712,915.			8,127.33	Seven-eighth		7,111.41
In 19035 years 3,922,475.			47,574.04	One-tenth		4,757.40
In 19045 years 5,334,312. In 19055 years 6,471,567			63,420.19	Three-tenths One-half		19,026.06
In 19055 years 6,471,567 In 19065 years 7,567,210			81,530.33 96,269.56	Seven-tenths		40,765.16
In 19075 years 9,084,587.			110.840.13	Nine-tenths		67,388.69 99,756.12
		_		THE TEHRIS		
Total \$ 204,284,755	.00	8	2,288,397.10			\$ 1,198,697.00
GENERA	L	INT	TERROGATO	RIES.		
Largest amount written on any one haz	ard	-				198,700.00
Losses incurred during the year—fire						667,442.16
and the jew more						
BUSINESS IN THE STATE O	F	NO	RTH CAROL	INA DURIN	G THE	YEAR.
						Fire Risks.
Risks written						524,222.00
Premiums received						9,158.49
Losses paid						3,913.80
Losses incurred						5,276.64
Losses now unpaid						890.25

# UNITED STATES BRANCH OF THE COLOGNE REINSUR-ANCE COMPANY.

Incorporated 1848.

Commenced Business in United States August, 1898.

EDWIN M. CRAGIN, United States Manager.

United States Office, 58 Liberty Street, New York City, N. Y.

# CAPITAL DEPOSIT, \$200,000.00. Amount of ledger assets (as per halance) December 31 of previous year. \$ 902.873.83

Amount of ledger assets (as per balance) December 31 of previous year	902,813.83
INCOME. Fire.	
Gross premiums\$1,291,679,46 Deduct reinsurance, rebate, abatement and return premiums	
Received for premiums (other than perpetual)	1,009,187.37
Total gross interest.  Received from home office.  Premiums, less return premiums, on reinsurance written prior to December 31,	26,176.50 177,550.37
1906, through the home office company in States not requiring the company to enter, and not heretofore included in the United States Branch	193,014.66
Total income\$	1,405,928.90
Sum of hoth amounts\$	2,308,802.73
${\tt DISBURSEMENTS}.$ Fire.	
Gross amount paid policyholders for losses (including \$73,307.90 occurring in previous years).         567,481.55           Deduct amount received for salvage.         386.69	
Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Remitted to home office.  Commission or brokerage.  Legal expenses.	567,085.46 2,308.14 252,566.67 336,183.14 335.19
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses State taxes on premiums. Insurance Department licenses and fees. All other licenses, fees and taxes. Miscellancous office expenses	3,261.15 11,096.50 4,343.92 2,433.62 77.67
Total disbursements	
Balance\$	
LEDGER ASSETS.	
Book value of bonds, excluding interest. \$ 917,673.58  Deposited in trust companies and banks not on interest. 236.62  Agents' balances representing business written subsequent to  October 1, 1907. 1170,070.11	
Agents' balances representing business written prior to October 1, 1907	
Total ledger assets, as per balance\$	1,129,111.28

744,569.82

863,821.82

178.580.91

1.042.402.73

#### NON-LEDGER ASSETS.

Interest accrued on bonds\$	5,960.00	
Total interest accrued.	\$	5,960.00
Gross assets		1,135,071.28
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1, 1907. \$ Book value of ledger assets over market value, viz.: Bonds		
Total		92,668.55
Total admitted assets	\$	1,042,402.73
LIABILITIES.		
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	119,252.00	
Net amount of unpaid losses and claims.  Gross premiums (Gess reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$739,235.15; unearmed premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon		119,252.00
all unexpired fire risks running more than one year from date of policy, \$677,178.52; unearned premiums (pro rata)	374,952.24	

Total unearned premiums as computed above.....

Total amount of all liabilities, except deposit capital_______\$

RISKS AND PREMIUMS.	Fire Risks.		Tross Pre- ms Thereon,
In force on the 31st day of December, 1906		8	940,772.53 383,339.87 1,291,679.46
Total\$  Deduct those expired and marked off as terminated	249,275,981.00 114,322,716.00		2,615,791.86 1,199,378.19
In force at end of the year	134,953,265.00 134,953,265.00		1,416,413.67 1,416,413.67

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	m:	Gross Pre- iums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 19071	year or less\$	64,427,439.00	8	739,235.15	One-half\$	369,617.58
In 19062	years	2,072,725.00		19,780.45	One-fourth	4,945.12
In 19072	years	2,976,814.00		25,124.78	Three-fourths	18,843.58
In 19053	years	15,423,888.00		124,813.69	One-sixth	20,802.28
In 19063	years	16,068,071.00		148,572.92	One-half	74,286.46
In 19073	years	19,723,008.00		182,367.13	Five-sixths	151,972.61
In 19044	years	720,403.00		6,449.04	One-eighth	806.13
In 1905 4	vears	752.796.00		6.561 12	Three-eighths	2 460 42

Year Written.	Term.	Amount Covered.	mi	Gross Pre- ums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1906	4 years \$	628,463.00	\$	6,785.95	Five-eighths\$	4,241.22
In 1907	4 years	1,196,299.00		10,601.00	Seven-eighths	9,275.88
In 1903	5 years	1,254,245.00		16,314.59	One-tenth	1,631.46
In 1904	5 years	1,628,665.00		22,647.71	Three-tenths	6,794.31
In 1905	5 years	1,991,393.00		25,458.67	One-half	12,729.35
In 1906	5 years	2,693,068.00		36,839.55	Seven-tenths	25,787.69
In 1907	5 years	3,395,988.00		44,861.92	Nine-tenths	40,375.73
Tota	1	134,953,265.00	8	1,416,413.67	8	744,569.82

Largest amount written on any one hazard	25,000.00
Losses incurred during the year—fire	627,684.71

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR,

REINSURANCE ONLY.	Fire Risks.
Risks written	784,286.00
Premiums received	9,693.86
Losses paid	6,544.02
Losses incurred	6,234.02
Losses now unpaid	4.00

# UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Incorporated September 28, 1861. Commenced Business in United States Jan., 1871.
A. H. Wray, United States Manager.

United States Office, Corner Pine and William Streets, New York City, N. Y.

#### CAPITAL DEPOSIT, \$200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	6,996,537.16

#### 

Received for premiums (other than perpetual) 3,650,219.32

Gross interest on mortgage loans 1,365.00	
Gross interest on bonds and dividends on stocks 173,865.61	
Gross interest on deposits	
Gross rents from company's property, including \$15,500 for company's occupancy of its own buildings 65,264.24	
Total gross interest and rents\$	243, 121, 00
Gross increase in book value of ledger assets, viz.:	210,121.00
Stocks	7,113.43
Total income	3,900,453.75
Sum of both amounts \$	
Sum of both amounts	10,890,990.91
DISBURSEMENTS.	
Marine and	
Gross amount paid policyholders for losses (including	
\$552,052.22 occurring in previous years)\$ 2,129,014.43 \$ 175,105.60	
Deduct amount received for salvage, \$30,446.26;	
and for reinsurance in other companies,	
\$286,791.50 277,822.17 39,415.59	
\$ 1,851,192.26 \$ 135,690.01	
Net amount paid policyholders for losses	1,986,882.27
Expense of adjustment and settlement of losses	109,344.88
Deposit premiums returned	5,405.35
Remitted to home office	510,662.61
Commission or brokerage	723,620.44
Allowances to local agencies for miscellaneous agency expenses	2,726.21
Salaries (\$47,806.89) and expenses (\$29,855.25) of special and general agents	77,662.14
Salaries, fees and all other charges of officers, directors, trustees and home office	400 000 00
employees	139,788.96
Rents, including \$15,500 for company's occupancy of its own buildings	17,220.09
Advertising, \$5,333.86; printing and stationery, \$25,101.93	30,435.79 23,029.93
Legal expenses	1,199.25 1,580.42
Maps, including corrections	4,921.06
Underwriters' boards and tariff associations	50,802.99
Fire department, fire patrol and salvage corps assessments, fees, taxes and	30,802.99
expenses	33, 245, 39
Inspections and surveys.	9,734.44
Repairs and expenses (other than taxes) on real estate	27,104.71
Taxes on real estate	13,783.23
State taxes on premiums	50,733.03
Insurance Department licenses and fees	14,184.68
All other licenses, fees and taxes	16,865.71
Gross decrease in book value of ledger assets, viz.:	10,000112
Real estate \$ 24,146.19	
Bonds 98,455.87	
Stocks	
5,00.01	125,668.03
Exchange	3,590.73
Sundries	6,755.27
Total disbursements	3,986,947.61
Balance	6,910,043.30
Datail C	0,910,040.00

## LEDGER ASSETS.

	683.163.62	
Book value of real estate	23,000.00	
Mortgage loans on real estate	20,000.00	
Book value of bonds, excluding interest, \$4,854,208.97; stocks,	,005,440.50	
\$151,231.53. Cash in company's office.	965.05	
Deposited in trust companies and banks not on interest	155 . 525 . 69	
Deposited in trust companies and banks not on interest	220,789.33	
Agents' balances representing business written subsequent to	220,100.00	
October 1, 1907	767,391.07	
Agents' balances representing business written prior to October	101,002101	
1. 1907	36,486.84	
Bills receivable, taken for marine and inland risks	10,148.99	
Bills receivable, taken for fire risks.	839.84	
Reinsurance due on losses paid	6,292.37	
_		0.010.010.00
Total ledger assets, as per balance	δ	6,910,043.30
NON-LEDGER ASSETS.		
Interest accrued on mortgages\$	56.25	
Interest accrued on bonds	65,922.66	
Rents accrued on company's property or lease	11,142.60	
_		77,121.51
Total interest and rents due and accrued		204,836.38
Market value of real estate over book value		
Gross assets	\$	7,192,001.19
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October		
1, 1907	36,486.84	
Bills receivable, past due, taken for marine, inland and fire risks	598.36	
Book value of ledger assets over market value, viz.:		
Bonds and stocks		
Reinsurance on paid losses in unauthorized companies		
	701.04	447,004.16
Reinsurance on paid losses in unauthorized companies  Total	701.04	
Reinsurance on paid losses in unauthorized companies	701.04	447,004,16 6,744,997.03
Reinsurance on paid losses in unauthorized companies  Total	701.04	
Reinsurance on paid losses in unauthorized companies	701.04	
Reinsurance on paid losses in unauthorized companies	701.04	
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, in-	701.04 	
Reinsurance on paid losses in unauthorized companies  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.	701.04 	
Reinsurance on paid losses in unauthorized companies  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.	701.04 	
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total \$	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98	
Reinsurance on paid losses in unauthorized companies  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98	
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total.  Beduct reinsurance due or accrued.	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88	
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total \$	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88	6,744,997.03
Reinsurance on paid losses in unauthorized companies  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total  Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88	6,744,997.03
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total.  Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88	6,744,997.03
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total.  Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.  Gross premiums dess reinsurance; received and receivable upon all unexpired fire risks running one year or less from date of	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88	6,744,997.03
Reinsurance on paid losses in unauthorized companies  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total  Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks.	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88	6,744,997.03
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88	6,744,997.03
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total.  Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.  Gross premiums dess reinsurance; received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,519,612.36; uncarned premiums (fifty per cent.)  Gross premiums dess reinsurance) received and receivable upon	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88 1,259,806.18	6,744,997.03
Reinsurance on paid losses in unauthorized companies  Total  Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total  Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual tire risks.  \$2,519,612.36; unearned premiums (fifty per cent.)  \$3.6 Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88 1,259,806.18	6,744,997.03
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total.  Net amount of unpaid losses and claims.  Gross premiums dess reinsurance received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks.  \$2,519,612.36; unearned premiums (fifty per cent.).  Gross premiums dess reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$4,124.472; uncarned premiums (pro rada)	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88 1,259,806.18	6,744,997.03
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total  Net amount of unpaid losses and claims.  Gross premiums dess reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums (fifty per cent.).  \$ \$2,519,612.36; unearned premiums (fifty per cent.).  Gross premiums dess reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,124,472; unearned premiums (pro rada).  Gross premiums dess reinsurance) (cash and bills) received and re-	701.04 \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88 1,259,806.18	6,744,997.03
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total	701.04	6,744,997.03
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	701.04  104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88  1,259,806.18 1,996,138.05 62,358.70	6,744,997.03
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total	701.04	6,744,997.03
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total.  Net amount of unpaid losses and claims.  Gross premiums dess reinsurance received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,519,612.36; unearned premiums (fity per cent.).  Gross premiums dess reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$4,124.472; unearned premiums (pro rada)  Gross premiums dess reinsurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$124,717.41; unearned premiums (fifty per cent.).  Gross premiums dess reinsurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$124,717.41; unearned premiums (loss premiums (loss premiums cless reinsurance) (cash and bills) received and receivable upon all unexpired marine risks, \$61,593.28; unearned premiums (100 per cent.).	701.04  \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88 \$ 1,259,806.18 1,996,138.05 62,358.70 61,593.28	6,744,997.03 1,170,772.10
Reinsurance on paid losses in unauthorized companies.  Total  Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	701.04  \$ 104,459.41 351,998.00 817,798.57 1,274,255.98 103,483.88 \$ 1,259,806.18 1,996,138.05 62,358.70 61,593.28	6,744,997.03

Amount reclaimable by the	insured on n	ernetual fire inc	arance policies hei	nø	
ninety per cent. of the p					101,702.13
State, county and municipal					49,500.00
Commissions, brokerage and					
brokers					98,938.16
Return premiums, \$13,773.8	9; reinsurance	premiums, \$43,	560,36		57,334.25
Total amount of all lis	abilities, excer	t deposit capital		8	4,858,142,85
Deposit capital					
Surplus over all liabilities			1,686,854	.18	
Surplus as regards policyhol	ders				1,886,854.18
Total liabilities					-
Total Habitates				=	0,111,001.00
	RISKS	AND PREMIU	MS.		Gross Pre-
			Fire Risks.	mi	ums Thereon.
In force on the 31st day of 1	December, 190	6	\$ 764,288,603.0	0 \$	8,203,488.71
Written or renewed during t	he year		444,633,350.0	0	4,829,074.37
Total			\$ 1,208,921,953.0	0 8	13,032,563.08
Deduct those expired and m					5,808,447.69
In force at end of the	VAST		\$ 686,898,231.0	0 8	7,224,115.39
Deduct amount reinsured					580,031.03
Net amount in force.					
Net amount in force			8 630,111,740.0	0 3	6,644,084.36
			Marine and Inland Risks,	mi	Gross Pre- ums Thereon.
In force on the 31st day of I	December, 190	6			69.246.22
Written or renewed during th					328,749.30
Total			\$ 229,658,559.0	0 8	397,995.52
Deduct those expired and m					197,463.61
In force at end of the				-	200,531.91
Deduct amount reinsured					14,221.22
Net amount in force.			9,167,733.0	0 \$	186,310.69
RECAPITU	LATION OF	FIRE RISKS	AND PREMIUMS		
		Gross Pre-			
Year	Amount	miums Charged, Less Rein-			Amount of Premium
Written. Term.	Covered.	surance.	Fraction Unearne	d.	Unearned.
In 19071 year or less\$	213,410,033.00				1,259,806.18
In 19062 years	3,678,810.00	40,948.44			10,237.11
In 19072 years	2,444,878.00	22,487.69			16,865.77
In 19053 years	107, 107, 237.00	967,098.52	One-sixth One-half		161,183.09 416,768.81
In 19063 years In 19073 years	91,910,479.00 86,588,186.00	833,537.62 790,230.23			658,525.19
In 1904 4 years	1,477,337.00	13,082.07	One-eighth		1,635.26
In 19054 years	1,606,325.00	16,275.21	Three-eighths		6,103.20
In 19064 years	2,243,944.00	19,231.99	Five-eighths		12,020.00
In 19074 years	1,539,162.00	16,910.44	Seven-eighths		14,796.64
In 19035 years	24,807,603.00	292,205.14	One-tenth		29,220.51
In 1904 5 years	21,858,554.00	258,091.96			77,427.59
In 19055 years	24,728,699.00	300,067.51	One-half		150,033.76
In 19065 years	22,788,767.00	272,919.59	Seven-tenths		191,043.71
In 19075 years	21,336,928.00	255,356.43 - 26,029.16	Nine-tenths		229,820.79 20,456.62
Over five years	2,584,798.00			-	
Total\$				8	3,255,944.23
Perpetual risks	5,310,817.00	113,002.36		_	101,702.13
Grand total\$	335, 422, 557.00	\$ 6,757,086.72		8	3,357,646.36

Largest amount written on any one hazard.	200,000.00
Losses incurred during the year—fire	1,599,563.22
Losses incurred during the year-inland marine.	135,967.72
Losses incurred during the year—ocean marine	68,366.81

BUSINESS IN THE STATE OF NORTH CAROLINA DUF	RING	THE	YEAR.
			Fire Risks.
Risks written		8	5,035,784.00
Premiums received			31,493.61
Losses paid.			12,380.57
Losses incurred.			13,066.57
Losses now unpaid.			1,070.00
		=	

# UNITED STATES BRANCH OF THE FIRST RUSSIAN INSURANCE COMPANY.

Incorporated 1827,

Commenced Business in United States February 13, 1907.

PAUL E. RASOR, United States Manager.

United States Office, 52 William Street, New York City, N. Y.

## CAPITAL DEPOSIT \$200,000,00

CATTIAL DEI 0311, #200,000.00.		
INCOME.  Gross premiums	Fire. 609,129.97	
Deduct reinsurance, rebate, abatement and return premiums	82,594.14	
Received for premiums (other than perpetual)		526,535.83
Total gross interest		18,962.23 585,941.65
Total income	\$	1,131,439.71
Amount carried forward	\$	1,131,439.71
DISBURSEMENTS.	Fire.	
Gross amount paid policyholders for losses\$	64,362,50	

DISBURSEMENTS.	Fire.	
Gross amount paid policyholders for losses\$	64,362.50	
Deduct amount received for salvage	183.71	
Net amount paid policyholders for losses		64,178.79
Commission or brokerage		148,849.40
Postage, telegrams, telephone and express		67.09
State taxes on premiums		41.36
Insurance Department licenses and fees		2,204.20
Total disbursements		215,340.84
Balance		916,098.87

#### LEDGER ASSETS.

LEDGER ASSETS.		
Book value of bonds, excluding interest		
Total ledger assets, as per balance		916,098.87
NON-LEDGER ASSETS.		
Interest accrued on bonds\$	7,045.80	
Total interest accrued		7,045.80
Gross assets	\$	923,144.67
DEDUCT ASSETS NOT ADMITTED.		
Book value of ledger assets over market value, viz.:  Bonds		33,202.85
Total admitted assets	\$	889,941.82
LIABILITIES.	=	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses		
Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or lessefrom date of policy, including interest premiums on perpetual fire risks, \$393,477.41; uncarned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon		32,000.00
all unexpired fire risks running more than one year from date of policy, \$97,266.51; unearned premiums (pro rata)	81,538.49	
Total unearned premiums as computed above————————————————————————————————————		278,277.19 13,163.40
Total amount of all liabilities, except deposit capital		323,440.59
Deposit capital \$ Surplus over all liabilities \$		
Surplus as regards policyholders		566,501.23
Total liabilities	\$	
RISKS AND PREMIUMS.	-	
	e Risks. mi	Gross Pre-
Written or renewed during the year 57.		
Total \$ 57.	,568,616.00 \$	609,129.97
Deduct those expired and marked off as terminated12	,633,223.00	118,386.05
In force at end of the year\$ 44	,935,393.00 \$	490,743.92

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written,-	Term.	Amount Covered.	mium Le:	oss Pre- ss Charged, ss Rein- urance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907	1 year or less\$	35,643,929.00	8	393,477.41	One-half\$	196,738.70
In 1907	2 years	1,080,171.00		6,931.91	Three-fourths	5,198.93
In 1907	3 years	7,018,042.00		73,579.06	Five-sixths	61,315.88
In 1907	4 years	171,739.00		2,252.58	Seven-eighths	1,971.01
In 1907	5 years	1,621,512.60		14,502.96	Nine-tenths	13,052.67
Tota	18	44,935,393.00	\$	490,743.92	\$	278,277.19

osses incurred during the year—fire	96,178.79
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE Y	EAR.
REINSURANCE ONLY,	ire Risks.
isks written\$	136,973.00

# INITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY.

Incorporated 1853.

iro

old

Commenced Business in United States 1858.

F. O. AFFELD, United States Manager.

United States Office, 19 Liberty Street, New York City, N. Y.

# CAPITAL DEPOSIT, \$200,000.00. mount of ledger assets (as per balance) December 31 of previous year......\$ 2,284,783.24 INCOME.

	Fire.	
ross premiums\$		
educt reinsurance, rebate, abatement and return premiums	328,407.74	
Received for premiums (other than perpetual)		1,674,863.85
ross interest on collateral loans	768.89	
ross interest on bonds and dividends on stocks	69,014.12	
ross interest on deposits	641 09	

oss interest from all other sources 2,615.33	
Total gross interest	73,040.27
Bonds	937.50
oss increase in book value of ledger assets, viz.:	

oss increase in book value of ledger assets, viz.:	
Bonds	410.70
ceived from home office	35,994.21
halances collected	1,477.39
Total income\$	1,786,723,92
Command hands and a second	

### DISBURSEMENTS.

3ross amount paid policyholders for losses (including \$496,540.80	rue.
occurring in previous years)\$	1,288,823.94
Deduct amount received for salvage, \$6,965; and for reinsurance	
in other companies, \$124,589.06	131,554.06

Net amount paid policyholders for losses	1,157,269.88		
Expense of adjustment and settlement of losses.	38,083.43		
temitted to home office	167,469.50		
Commission or brokerage	397 641 24		

Allowances to local agencies for miscellaneous agency expenses		14,053.46
Salaries (\$74,040.41) and expenses (\$32,164.41) of special and gener		106,204.82
Salaries, fees and all other charges of officers, directors, trustees a		
Rents		92,249.06
Advertising, \$3,681.21; printing and stationery, \$12,654.02		14,056.13 16,335.23
Postage, telegrams, telephone and express		14,765.34
Legal expenses.		973.44
Furniture and fixtures.		128.45
Maps, including corrections.		4,521.09
Underwriters' boards and tariff associations		20,831.37
Fire department, fire patrol and salvage corps assessments, fe		
expenses		14,071.99
Inspections and surveys.		2,778.39
State taxes on premiums Insurance Department licenses and fees		27,611.08
All other licenses, fees and taxes		12,510.88 15,773.94
Gross loss on sale or maturity of ledger assets, viz.:		10,773.99
Bonds		30,004,44
Agents' balances charged off		133.21
Total disbursements	_	2.077.466.47
	_	
Balance	8	1,994,040.69
LEDGER ASSETS.		
The state of the s	\$ 25,000.00	
Loans secured by pledge of bonds, stocks or other collaterals.		
Cash in company's office		
Deposited in trust companies and banks on interest		
Agents' balances representing business written subsequent t	0	
October 1, 1907		
Agents' balances representing business written prior to Octobe	Т	
1, 1907	2,228.86	
Total ledger assets, as per balance	8	1,994,040.69
NON-LEDGER ASSETS.		
Interest accrued on bonds	9 95 561 04	
Total interest accrued		25,561.04
Gross assets	\$	2,019,601.73
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to Octobe		
1, 1907	\$ 2,228.86	
BondsBonds	79,679.63	
		01 000 10
Total		81,908.49
Total admitted assets	8	1,937,693.24
LIABILITIES.		1
Gross claims for losses in process of adjustment or in suspense, in		
cluding all reported and supposed losses		
Total  Deduct reinsurance due or accrued	.\$ 129,125.00 1.835.00	
		107 000 00
Net amount of unpaid losses and claims.		127,290.00

Gross	premiums (less reinsu	rance) receiv	ed :	and receivab	le upon			
al	l unexpired fire risks	running one y	ear	or less from	date of			
T)(	olicy, including intere	st premiums	on	perpetual fir	e risks,			
\$1	1.181.312.07; unearned	premiums (fift	y p	er cent.)	\$	590,656.04		
Gross	premiums (less reinsu	rance) receiv	ed	and receivab	le upon			
a1	ll unexpired fire risks ru	nning more th	an .	one year from	date of			
DC	olicy, \$1,570,005.60; un	earned premiu	ms	(pro rata)		820,738.62		
Pr	Total unearned premiu							1,411,394.66
	Total unearned premiu hissions, brokerage and	ms as comput	eu a	o or to boson	ne due to a	gents and		1,111,001,00
	ussions, brokerage and	other charges	uu	e of to becom	ne due to a	Beilies wild		6.960.50
bı							_	
	Total amount of all lia	bilities, excep	t de	posit capital.			S	1,545,645.16
Depos	it capital					200,000.00	,	
Surpli	is over all liabilities					192,048.08	5	
Surnh	is as regards policyholo	lers						392,048.08
Durpic	Total liabilities							1 027 602 24
	Total liabilities						-	1,551,055.24
		DIOTEC I	22.7	PREMIUM	o o			
		RISKS A	INL	PREMIUM				Gross Pre-
					Fire			ums Thereon.
In fore	ce on the 31st day of De	ecember, 1906.			\$ 238,5	63,153.00	\$	2,831,931.44
Writte	en or renewed during th	ne year			160,9	03,717.00		2,003,271.59
	Total				\$ 399.4	66.870.00	8	4,835,203.03
Doduc	et those expired and ma	rhad off as torn	nins	ated	159.4	97,750.00		2,016,557.18
Deduc							_	0.010.017.07
	In force at end of the y					69,120.00	8	2,818,645.85
Deduc	et amount reinsured					19,498.00		67,328.18
	Net amount in force.				\$ 230,9	49,622.00	\$	2,751,317.67
					-		-	
	DECADITI	LATION OF	EI	RE RISKS	AND PRE	MIUMS.		
	RECHERT			Gross Pre-				
			mii	ums Charged,				Amount of
Year		Amount		Less Rein-	Fraction	Imagement		Premium. Unearned.
Writte		Covered.		surance. 1.181,312.07				590.656.04
	071 year or less\$	86,203,235.00	9	3,540.79	One-fourt			885.20
	062 years	601,719.00 547,903.00		4,608.51	Three-fou			3,456.38
	072 years 053 years	34,243,649.00		357,891.10	One-sixth			59,648.52
	053 years 063 years	38,493,280.00		392, 186.42	One-half			196,093.21
	063 years 073 years	40,677,909.00		411,100.84	Five-sixth			342,584.03
	043 years 044 years	389,625.00		3,378.75	One-eight			422.34
	054 years	553,838.00		4,674.23	Three-eigh			1,752.84
	064 years	612,367.00		5,312.92	Five-eight			3,320.58
	054 years	575,756.00		4,964.64	Seven-eigh			4,344.06
	035 years	4,570,627.00		60,378,76	One-tenth			6,037.88
	045 years	4,852,350.00		66,213.79		ths		19,864:14
	055 years	5,584,696.00		76,879.94				38,439.97
	065 years	6,284,772.00		85,489.73		ths		59,842.81
	075 years	6,757,896.00		93,385.18		hs		84,046.66
			-	0.000.000			8	1,411,394.66
1	Total\$	230,949,622.00	8	2,751,317.67				1,411,394.00
18	_							
	=							
				TERROGATO				
Large	est amount written on						. 8	30,000.00
Large	est amount written on	any one hazar	d				. 8	30,000.00 830,678.3I

9,256.54 1,825,854.79

1,430,329.31

441,492.06

63,271.71

86,326.05

42,705.27

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR,

	ire Risks.
Risks written	1,769,263.00
Premiums received	33,963.77
Losses paid	10,439.71
Losses incurred	7,124.71
Losses now unpaid	1,440.00
UNITED STATES BRANCH OF THE LIVERPOOL	AND
UNITED STATES DRANCH OF THE LIVERTOOL	AND
LONDON AND GLOBE INSURANCE COMPAN	V
BONDON AND GEODE INSCRANCE COMPAN	1.
Incorporated 1836. Commenced Business in United State	0 1949
Commenced Business in Clinted State	3 1040.
Henry W. Eaton, United States Manager.	
Visited Chates Office at William Charles New York Class N. W.	
United States Office, 45 William Street, New York City, N. Y.	
Page 10 and 17 and 18 a	

CADIMAY DUDOUM 4000 000 00	
CAPITAL DEPOSIT, \$200,000.00.  Amount of ledger assets (as per balance) December 31 of previous year\$	12,339,527.05
INCOME.         Fire.           Gross premiums         \$13,315,102,29           Deduct reinsurance, rebate, abatement and return premiums         \$2,293,654,90	
Received for premiums (other than perpetual)   Deposit premiums written on perpetual risks (gross)   \$ 137,610.40   Gross interest on mortgage loans   \$ 137,610.40   Gross interest on bonds and dividends on stocks   166,906.00   Gross interest on deposits   24,361.78   Gross interest from all other sources   150.00   Gross rents from company's property, including \$37,150   Gross rents from company's property, including \$37,150   Gross rents from company's property   Gross rents fro	8,021,447.39 457.12
Total gross interest and rents  Received from home office  Premiums on life policies in force	417,085.56 538,491.50 734.98
Total income	8,978,216.55
Sum of both amounts	
occurring in previous years)         \$ 5,694,206.00           Deduct amount received for salvage, \$62,938.09; and for reinsurance in other companies, \$1,849,038.40         1,911,976.49	
Net amount paid policyholders for losses	3,782,229.51 9,256.54

Salaries, fees and all other charges of officers, directors, trustees and home office

Rents, including \$37,150 for company's occupancy of its own buildings.....

employees .....

Legal expenses\$	3,636.88
Furniture and fixtures	7,375.55
Underwriters' boards and tariff associations	91,614.24
Fire department, fire patrol and salvage corps assessments, fees, taxes and	
expenses	8,093.12
Inspections and surveys	88,339.05
Taxes on real estate.	30,601.42
State taxes on premiums	184,406.19
Insurance Department licenses and fees	15,560.05
Gross decrease in book value of ledger assets, viz.:	10 747 70
Bonds	10,747.72 79,554.72
Traveling expensesOffice expenses	61,980.60
Various items of disbursement in suspense account.	9,738.26
Life expenditure (claims under life policies)	11.588.34
_	
Total disbursements\$	8,284,701.38
Balance	13,033,042.22
LEDGER ASSETS.	
Book value of real estate\$ 1,848,416.87	
Mortgage loans on real estate 3,381,450.00	
Book value of bonds, excluding interest, \$3,999,400.90; stocks,	
\$1,024,623,94 5,024,024.84 Cash in company's office 12,138.16	
Cash in company's office 12,138.16 Deposited in trust companies and banks not on interest 428,276.75	
Deposited in trust companies and banks not on interest	
Agents' balances representing business written subsequent to	
October 1, 1907	
Agents' balances representing business written prior to October	
1, 1907	
	10.000.010.00
Total ledger assets, as per balance\$	13,033,042.22
NON-LEDGER ASSETS.	
Interest due (\$1,980) and accrued (\$40,989.03) on mortgages\$ 42,969.03	
Interest accrued on bonds 40,695,25	
Interest accrued on other assets 188.50	
Rents due (\$106,91) and accrued (\$10,000) on company's prop-	
erty or lease	
Total interest and rents due and accrued.	93,360.09
Market value of real estate over book value	7,920.41
Premiums due on perpetual policies.	278.06
Gross assets\$	13,134,601.38
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances representing business written prior to October	
1, 1907\$ 51,964.60	
Book value of ledger assets over market value, viz.:	
Bonds and stocks 522,424.84	
Total	574,389,44
_	
Total admitted assets\$	12,560,211.94
LIABILITIES	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	
Gross claims for losses resisted 59,934.00	
Total\$ 1,698,418.60	
Deduct reinsurance due or accrued 947,754,77	
Net amount of unpaid losses and claims\$	750,663.83
	,-,-,-

Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running one year or less from date of		
policy, including interest premiums on perpetual fire risks,		
\$5,682,957.92; unearned premiums (fifty per cent.)\$	2,841,478.96	
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running more than one year from date		
of policy, \$7,478,380.16; unearned premiums (pro rato)	4,053,697.90	
Total unearned premiums as computed above		6,895,176.86
Amount reclaimable by the insured on perpetual fire insurance pol		
ninety-five per cent. of the premium or deposit received		212,644.28
Net premium reserve and all other liabilities, except capital, und		
insurance or any other special department.		24,708.26
Commissions, brokerage and other charges due or to become due to brokers		20,000,00
Return premiums, \$74,398,53; reinsurance premiums, \$160,804.71		20,000.00 235,203.24
	-	
Total amount of all liabilities, except deposit capital		8,138,396.47
Deposit capital\$		
Surplus over all liabilities	4,221,815.47	
Surplus as regards policyholders		4,421,815.47
Total liabilities	8	12,560,211.94
	=	
RISKS AND PREMIUMS.		Gross Pre-
Fire	Risks. m	iums Thereon,
In force on the 31st day of December, 1906\$ 1,421,	736, 191.00 \$	15,211,981.83
'Written or renewed during the year 1,219,	598,631.00	13,315,102.29
Total \$ 2,641,	334.822.00 \$	28.527.084.12
Deduct those expired and marked off as terminated1,083,		
In force at end of the year\$ 1,558,	331,982.00 \$	16,716,082.72
Deduct amount reinsured 455,	769, 104.00	3,554,744.64

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Net amount in force______\$ 1,102,562,878.00 \$ 13,161,338.08

	Telloui II	marion or	1	the mond	AND THEME	
Year Written.	Term.	Amount Covered.	mi	Gross Pre- iums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 y	ear or less \$	385,355,498.00	8	5,682,957.92	One-half\$	2,841,478.96
In 1906 2 y	ears	6,170.926.00		31,339.36	One-fourth	7,834.84
In 19072 y	ears	4,689,335,00		36,626.02	Three-fourths	27,469.51
In 1905 3 y	ears	152,661,730.00		1,487,665.87	One-sixth	247,944.31
In 19063 y	ears	173,819,090.00		1,576,260.78	One-half	788,130.39
In 1907 3 y	ears	206,619,118.00		2,150,126.64	Five-sixths	1,791,772.20
In 1904 4 y	ears	1,293,436.00		16,354.74	One-eighth	2,044.34
In 1905 4 y	ears	1,414,734.00		9,690.92	Three-eighths	3,634.08
In 1906 4 y	ears	1,497,845.00		16,817.75	Five-eighths	10,511.10
In 1907 4 y	ears	2,534,220.00		23,118.42	Seven-eighths	20,228.60
In 19035 y	ears	29,476,704.00		327,792.22	One-tenth	32,779.22
In 1904 5 y	ears	30,293,166.00		400,081.69	Three-tenths	120,024.48
In 19055 y	ears	32,142,190.00		402,553.32	One-half	201,276.66
In 1906 5 y	ears	36,096,489.00		488,780.69	Seven-tenths	342, 146. 42
In 19075 y	ears	38,187,957.00		499,978.87	Nine-tenths	449,980.99
Over five years	8	310,440.00		11,192.87	Pro rata	7,920.76
Total	\$1	102,562,878.00	8	13,161,338.08	8	6,895,176.86
Perpetual risks		7,753,166.00		223,836.08	Ninety-five per cent.	212,644.28
Grand to	otal\$1	110,316,044.00	\$	13,385,174.16	8	7, 107, 821.14
	no.					

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	400,000.00
Losses incurred during the year—fire	3,724,853.04
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	YEAR.
	Fire Risks.
Risks written\$	9,852,387.00
Premiums received	96,538.56
Losses paid.	68,242.37

## UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION.

Incorporated 1720.

Commenced Business in United States 1872.

Marine and

CHARLES L. CASE, United States Manager.

United States Office, 84 William Street, New York City, N. Y.

### CAPITAL DEPOSIT, \$200,000.00.

Amount of ledger assets (as per balance) December 31	or previous ye	ear	3,159,479.52
INCOME.			
	Fire.	Marine and Inland.	
Gross premiums	\$ 2,575,950.45	\$ 1,038,104.91	
Deduct reinsurance, rebate, abatement and return	1		
premiums	668,309.69	569,069.52	
	\$ 1,907,640.76	\$ 469,035.39	
Received for premiums (other than perpetual)	)		2,376,676.1
Gross interest on bonds and dividends on stocks		\$ 87,963.68	
Gross interest on deposits		5,945.01	
Total gross interest			93,908.69
Gross profit on sale or maturity of ledger assets, via	2.:		
Bonds			562.50
Received from home office			23,371.61
Total income		8	2,494,518.9
Sum of both amounts		8	5,653,998.27

#### DISBURSEMENTS.

Gross amount paid policyholders for losses (includ-	Eire	e.		Inland.	
ing \$278,623.05 occurring in previous years) Deduct amount received for salvage, \$48,738.13; and	875,	068.27	5	664,440.4	1
for reinsurance in other companies, \$389,909.67	114,	664.14		323,983.6	6
	760,	404.13	8	340,456.7	5
		-	_		

Net amount paid policyholders for losses.	1,100,860.88
expense of adjustment and settlement of losses	26,744.75
temitted to home office	445,104.28
ommission or brokerage	466,002.00

Salaries (\$27,887.12) and expenses (\$19,997.21) of special and go		47,884.33
Salaries, fees and all other charges of officers, directors, truste		105 100 00
employees Rents		135,182.90 21,393.36
Advertising, \$5,608.76; printing and stationery, \$13,725.16		19,333.92
Postage, telegrams, telephone and express		16,580.88
Legal expenses		674.37
Furniture and fixtures		6,598.83
Maps, including corrections		6,236.63
Underwriters' boards and tariff associations		25,519.55
Fire department, fire patrol and salvage corps assessments		
expenses Inspections and surveys		17,733.92 8,020.98
State taxes on premiums		34,550.88
Insurance Department licenses and fees		8,732.56
All other licenses, fees and taxes		6,743.07
Gross loss on sale or maturity of ledger assets, viz,:		
Bonds		43,875.00
Traveling		7,069.99
Miscellaneous expenses		10,840.43
Total disbursements	\$	2,455,683.54
Balance	\$	3,198,314.73
LEDGER ASSETS.		
Book value of bonds, excluding interest, \$2,372,625.08; s	tocks	
\$38,216.67		
Cash in company's office		
Deposited in trust companies and banks not on interest		
Deposited in trust companies and banks on interest		
Agents' balances representing business written subseque		
October 1, 1907 Agents' balances representing business written prior to Oc		
1, 1907		
Total ledger assets, as per balance	s	3,198,314.73
NON-LEDGER ASSETS.		4.5
Interest accrued on bonds	\$ 29,604.58	
Total interest accrued		29,604.58
Due for reinsurance on losses paid		1,954.67
Gross assets	-	3,229,873.98
Gross assets		0,220,010.00
DEDUCT ASSETS NOT ADMITTED	D.	
Agents' balances representing business written prior to Oc		
1, 1907	\$ 19,259.15	
Book value of ledger assets over market value, viz.:	40.000.00	
Bonds and stocks	184,822.37	
Total		204,081.52
Total admitted assets		3,025,792.46
LIABILITIES.	_	
Gross losses adjusted and unpaid (due, \$8; not yet due, \$12,5	88)\$ 12,596.00	
Gross claims for losses in process of adjustment or in suspens		
cluding all reported and supposed losses	229,610.00	
Gross claims for losses resisted	61,667.00	
Total	\$ 303,873.00	
Deduct reinsurance due or accrued		
Net amount of unpaid losses and claims		199,852.00
out of unput 10000 bits caning		200 1000

In 1904 .... 4 years ....

In 1905....4 years.....

517,815.00

634,008.00

Gross premiums (dess reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks,	
\$1,283,427.40; unearned premiums (fifty per cent.)\$ 641,713.70 Gross premiums (less reinsurance) received and receivable upon	
all unexpired fire risks running more than one year from date of policy, \$1,839,149.18; unearned premiums (pro rata)1,019,195.85	
Gross premiums (less reinsurance) (cash and bills) received and re- ceivable upon all unexpired inland navigation risks, \$76,625,34;	
unearned premiums (fifty per cent.) 38,312.67	
Gross premiums (less reinsurance) (cash and bills) received and re-	
ceivable upon all unexpired marine risks, \$79,669.85; unearned premiums (sixty-three per cent.)	
Total unearned premiums as computed above \$	1 740 485 05
State, county and municipal taxes due or accrued	1,749,435.95 30,850.75
Commissions, brokerage and other charges due or to become due to agents and	001000110
brokers	28,794.71
Return premiums, \$49.32; reinsurance premiums, \$50,753.63	50,802.95
Total amount of all liabilities, except deposit capital\$	2,059,736.36
Deposit capital         \$ 200,000.00           Surplus over all liabilities         766,056.10	
Surplus as regards policyholders.	966,056.10
Total liabilities\$	3,025,792.46
RISKS AND PREMIUMS.	
	Gross Pre-
Fire Risks. mis In force on the 31st day of December, 1906. \$ 278,891,777.00 \$	ums Thereon, 3,284,892.18
Written or renewed during the year 202,411,567.00	2,575,950.45
Total \$481,303,344.00 \$  Deduct those expired and marked off as terminated 191,336,533.00	5,860,842.63 2,410,750.85
In force at end of the year\$ 289,966,811.00 \$	3,450,091.78
Deduct amount reinsured25,737,088.00	327,515.20
Net amount in force\$ 264,229,723.00 \$	3,122,576.58
Marine and	Gross Pre-
Inland Risks. mi	ums Thereon.
In force on the 31st day of December, 1906	159,592.28 1,038,104.91
Total \$ 290,351,577.00 \$  Deduct those expired and marked off as terminated 272,518,922.00	1,197,697.19 1,009,099.37
In force at end of the year	188,597.82
Deduct amount reinsured 4,040,148.00	32,302.63
Net amount in force\$ 13,792,507.00 \$	
AU, 104, 001, 00 P	10012.00.10
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Pre- miums Charged,	
Year Amount Less Rein-	Amount of Premium
Written. Term. Covered. surance. Fraction Unearned.	Unearned.
In 19071 year or less\$ 91,061,534,00 \$ 1,283,427.40 One-half\$ In 19062 years 1,028,537.00 9,259.82 One-fourth	641,713.70 2,314.95
In 19072 years 856,408.00 8,980.87 Three-fourths	6,735.65
In 19053 years 31,414,897.00 299,520.06 One-sixth	49,920.00
In 19063 years	218,998.53
In 19073 years	414,523.16

637.71

2,438.66

6,503.10 Three-eighths .....

Gross Pre-

		miums Charged		Amount of
Year	Amount	Less Rein-		Premium
Written. Term.	Covered.	surance.	Fraction Unearned.	Unearned.
In 1906\$	957,752.00			
In 19074 years	726,031.00	7,714.11		
In 19035 years	7,337,375.00	84,219.78		
In 19045 years	7,786,737.00	88,937.16		
In 19055 years	8,994,568.00	104,946.67		
In 19065 years	11,421,956.00	137,636.38		
In 19075 years	12,278,689.00	140,508.99	Nine-tenths	126,458.09
Total\$	264,229,723.00	\$ 3,122,576.58		\$ 1,660,909.55
	GENERAL	INTERROGAT	ORIES.	
Largest amount written on a	ny one hazard	1		\$ 50,000.00
Losses incurred during the ye	ear—fire			659,773.81
Losses incurred during the ye	ear-inland m	arine		61,717.23
Losses incurred during the ye	ar—ocean ma	rine		294,939.52
BUSINESS IN THE S	STATE OF N	NORTH CAROL	INA DURING THE	
			Fire Risks.	Marine and Inland Risks,
Risks written				\$ 1,394,106.00
Premiums received				3,485.44
Losses paid				0,100.11
Losses incurred				
Losses now unpaid				
now disparent			1,010.00	
UNITED STAT	ES BPA	NCH OF	THE LONDON	AND
UNITED STAT	ES BRA	NCH OF	THE LONDON	AND
			THE LONDON	
	RE FIRE	E INSURA		Y.
LANCASHII	RE FIRF 10, 1861.	E INSURA Commenced	NCE COMPAN Business in United St	Y.
LANCASHII Incorporated December ARCHIBAL	RE FIRE 10, 1861. d G. McIlwa	E INSURA Commenced	NCE COMPAN  Business in United St d States Manager.	Y.
LANCASHII Incorporated December ARCHIBAL	RE FIRE 10, 1861. d G. McIlwa	E INSURA Commenced	NCE COMPAN  Business in United St	Y.
LANCASHII Incorporated December ARCHIBAL	RE FIRE 10, 1861. d G. McIlwa	E INSURA Commenced	NCE COMPAN  Business in United St d States Manager.	Y.
LANCASHII Incorporated December ARCHIBAL	RE FIRE 10, 1861. D G. McLews tes Office, 57-	Commenced AINE, Jr., Unite 59 William Stre	NCE COMPAN Business in United St d States Manager. et, New York, N. Y.	Y.
LANCASHII Incorporated December ARCHIBAL	RE FIRE 10, 1861. D G. McLews tes Office, 57-	E INSURA Commenced	NCE COMPAN Business in United St d States Manager. et, New York, N. Y.	Y.
LANCASHII Incorporated December ARCHBAI United Stat	RE FIRE 10, 1861. D G. McILWA tes Office, 57-	Commenced AINE, JR., Unite 59 William Stre DEPOSIT, \$200,	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.	Y. ates 1879.
LANCASHII Incorporated December ARCHIBAL	RE FIRE 10, 1861. D G. McILWA tes Office, 57-	Commenced AINE, JR., Unite 59 William Stre DEPOSIT, \$200,	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.	Y. ates 1879.
LANCASHII Incorporated December ARCHBAI United Stat	RE FIRE 10, 1861. LD G. McLewates Office, 57- CAPITAL D er balance) De	Commenced AINE, JR., Unite 59 William Stre DEPOSIT, \$200,	NCE COMPAN Business in United St d States Manager. et, New York, N. Y. 200,00.	Y. ates 1879.
LANCASHII Incorporated December ARCHBAI United State Amount of ledger assets (as pe	RE FIRE 10, 1861.  D. G. McLewa tes Office, 57-  CAPITAL D Probabance) De	E INSURA Commenced MNE, Jr., Unite 59 William Stre DEPOSIT, \$200, ccember 31 of pre INCOME.	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  200,00. evious year  Fire.	Y. ates 1879.
LANCASHII Incorporated December ARCHBAI United State Amount of ledger assets (as pe	RE FIRE 10, 1861.  D G. McLewa tes Office, 57-  CAPITAL D or balance) De	E INSURA Commenced MINE, JR., Unite 59 William Stre DEPOSIT, \$200, ccember 31 of pre INCOME.	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  200,00. vious year  Fire. \$ 3,365,813,45	Y. ates 1879.
LANCASHII Incorporated December ARCHBAI United State Amount of ledger assets (as pe	RE FIRE 10, 1861.  D G. McLewa tes Office, 57-  CAPITAL D or balance) De	E INSURA Commenced MINE, JR., Unite 59 William Stre DEPOSIT, \$200, ccember 31 of pre INCOME.	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  200,00. vious year  Fire. \$ 3,365,813,45	Y. ates 1879.
LANCASHII Incorporated December ARCHBAI United State  Amount of ledger assets (as performed assets) Gross premiums Deduct reinsurance, rebate, a Received for premium	RE FIRF 10, 1861. D G. McLewa tes Office, 57- CAPITAL D er balance) De	E INSURA Commenced MNE, Jr., Unite 59 William Stre DEPOSIT, \$200, ccember 31 of pre INCOME.	NCE COMPAN Business in United St d States Manager. et, New York, N. Y. 2000.00. evious year  Fire. \$ 3,365,813,45 1,069,238.53	Y. ates 1879.
LANCASHII Incorporated December ARCHBAI United State  Amount of ledger assets (as performed perf	RE FIRF 10, 1861. D. G. McLewa tes Office, 57- — CAPITAL D or balance) De	E INSURA Commenced MNE, Jr., Unite 59 William Stre DEPOSIT, \$200, ccember 31 of pre INCOME.  I return premium perpetual) tocks	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  200,00. evious year  Fire. \$ 3,365,813,45 11,069,238.53	Y. ates 1879.  \$ 3,250,761.86
LANCASHII  Incorporated December ARCHBAI United State  Amount of ledger assets (as performed by the control of	RE FIRF 10, 1861. DG G. McLews tes Office, 57- CAPITAL Der balance) De batement and s (other than lividends on s	E INSURA Commenced MNE, JR., Unite 59 William Stre DEPOSIT, \$200, ccember 31 of pre INCOME.  I return premium perpetual)	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  200,00. evious year  Fire. \$ 3,365,813,45 1,009,238.53 1,009,238.53 7,485,64	Y. ates 1879.  \$ 3,250,761.86
LANCASHII Incorporated December ARCHBAI United State  Amount of ledger assets (as performed by the state of t	RE FIRF 10, 1881. D. G. McLewa tes Office, 57- CAPITAL D or balance) De batement and s (other than lividends on s	E INSURA Commenced MNE, JR., Unite 59 William Stre DEPOSIT, \$200, ccember 31 of pre INCOME. I return premium perpetual) tocks	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  000,00. evious year  Fire. \$ 3,365,813,45 18. 1,069,238.53  \$ 90,059.28 7,485.46 110.66	Y. ates 1879.  \$ 3,250,761.86
LANCASHII Incorporated December ARCHBAI United State  Amount of ledger assets (as performance, rebate, a Received for premium Gross interest on bonds and digross interest on deposits Gross interest from all other states from company's froms are forman formance of the company's company'	RE FIRF 10, 1861.  DG G. McLewa tes Office, 57-  CAPITAL Der balance) Der batement and s (other than lividends on s ources. s property, in	E INSURA Commenced MNE, Jr., Unite 59 William Stre DEPOSIT, \$200, ccember 31 of pre INCOME.  I return premium perpetual) tocks	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  200,00. evious year  Fire. \$ 3,365,813,45 18. 1,069,238.53  90,059.28 7,485.46 110.66 for com-	Y. ates 1879.  \$ 3,250,761.86
LANCASHII Incorporated December ARCHBAI United State  Amount of ledger assets (as performed by the state of t	RE FIRF 10, 1861.  DG G. McLewa tes Office, 57-  CAPITAL Der balance) Der batement and s (other than lividends on s ources. s property, in	E INSURA Commenced MNE, Jr., Unite 59 William Stre DEPOSIT, \$200, ccember 31 of pre INCOME.  I return premium perpetual) tocks	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  200,00. evious year  Fire. \$ 3,365,813,45 18. 1,069,238.53  90,059.28 7,485.46 110.66 for com-	Y. ates 1879.  \$ 3,250,761.86
LANCASHII Incorporated December ARCHBAI United State  Amount of ledger assets (as performance, rebate, a Received for premium Gross interest on bonds and digross interest on deposits Gross interest from all other states from company's froms are forman formance of the company's company'	RE FIRF 10, 1861.  DG G. McLewa tes Office, 57-  CAPITAL D er balance) De batement and s (other than lividends on s lources. s property, in own buildings	E INSURA Commenced MNE, JR., Unite 59 William Stre DEPOSIT, \$200, coember 31 of pre INCOME.  I return premium perpetual) tocks	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  200,00. evious year  Fire. \$ 3,365,813,45 as 1,669,238,53  7,485,46 110.66 for com- 13,962,85	Y. ates 1879.  \$ 3,250,761.86
LANCASHII  Incorporated December ARCHBAI United State  Amount of ledger assets (as performable)  Gross premiums	RE FIRF 10, 1881.  DG McLewa tes Office, 57-  CAPITAL D batement and s (other than lividends on s ources s property, in wown buildings d rents	E INSURA Commenced MINE, JR., Unite 59 William Stre DEPOSIT, \$200, ccember 31 of pre INCOME. I return premium perpetual) tocks	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  2000.00. evious year  Fire. \$ 3,365,813,45 1,069,238.5 7,485,46 110.66 for com- 13,962.85	Y. ates 1879.  \$ 3,250,761.86
LANCASHII  Incorporated December  ARCHBAI  United State  Amount of ledger assets (as performable)  Gross premiums	RE FIRF 10, 1881. D. G. McLewa tes Office, 57- CAPITAL D er balance) De batement and s (other than lividends on s sources s property, in own buildings d rents	E INSURA Commenced MNE, JR., Unite 59 William Stre DEPOSIT, \$200, ceember 31 of pre INCOME. I return premium perpetual) tocks	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  000,00. evious year  Fire. \$ 3,365,813,45 18. 1,069,238.53  \$ 90,059,28 7,485.46 110.66 for com- 13,962.85	Y. ates 1879. \$ 3,250,761.86 2,296,574.92 111,618.25 25,352.57
LANCASHII  Incorporated December  ARCHBAI  United State  Amount of ledger assets (as performable)  Gross premiums	RE FIRF 10, 1861. D. G. McLewa tes Office, 57- CAPITAL D or balance) De batement and s (other than lividends on s sources. s property, in own buildings d rents	E INSURA Commenced MNE, Jr., Unite 59 William Stre DEPOSIT, \$200, ccember 31 of pre INCOME.  I return premium perpetual) tocks	NCE COMPAN  Business in United St d States Manager. et, New York, N. Y.  200,00.  Fire. \$ 3,365,813,45 18. 1,069,238.53  \$ 90,059.28 7,485.46 110.66 for com- 13,962.85	Y. ates 1879. \$ 3,250,761.86 2,296,574.92 111,618.25 25,352.57 \$ 2,433,545.74

#### DISBURSEMENTS.

DISBURSEMENTS.		
Gross amount paid policyholders for losses (including \$152,019.34	Fire.	
occurring in previous years)	1 101 210 61	
	1,491,340.01	
Deduct amount received for salvage, \$14,728.50; and for reinsurance	FFF 044 00	
in other companies, \$742,315.58	757,044.08	
Net amount paid policyholders for losses		734,296.53
Expense of adjustment and settlement of losses.		47,361.94
Remitted to home office		679,828.85
Commission or brokerage		409,464.62
Allowances to local agencies for miscellaneous agency expenses		30,354.08
Salaries (\$38,587.83) and expenses (\$28,339.32) of special and general	agents	66,927.15
Salaries, fees and all other charges of officers, directors, trustees and	home office	
employees		105,048.63
Rents, including \$5,300 for company's occupancy of its own buildings		15,856.78
Advertising, \$7,445.84; printing and stationery, \$14,326.17		21,772.01
Postage, telegrams, telephone and express.		18,351.14
Legal expenses.		268.75
Furniture and fixtures		3,287.66
Maps, including corrections		5,194.79
Underwriters' boards and tariff associations		31,778.78
Fire department, fire patrol and salvage corps assessments, fees,		31,110.10
expenses		28,086.08
Inspections and surveys		
Repairs and expenses (other than taxes) on real estate		12,361.45
Taxes on real estate		32,802.13
		4,782.77
State taxes on premiums		31,393.18
Insurance Department licenses and fees		17,562.15
All other licenses, fees and taxes		10,324.13
Traveling		3,016.06
Office supplies and expenses		13,032.77
Subscriptions		1,625.22
SubscriptionsExchange		1,625.22 1,306.87
Subscriptions		1,625.22
SubscriptionsExchange		1,625.22 1,306.87 646.18
Subscriptions Exchange Agency expenses. Total disbursements.	· · · · · · · · · · · · · · · · · · ·	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses	· · · · · · · · · · · · · · · · · · ·	1,625.22 1,306.87 646.18
Subscriptions Exchange Agency expenses. Total disbursements.	· · · · · · · · · · · · · · · · · · ·	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.	\$	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses  Total disbursements Balance  LEDGER ASSETS. Book value of real estate	· · · · · · · · · · · · · · · · · · ·	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements. Balance  LEDGER ASSETS. Book value of real estate.  \$ Book value of bonds, excluding interest, \$2,243,971.07; stocks,	\$ 300,000.00	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$ 800k value of bonds, excluding interest, \$2,243,971.07; stocks, \$2,185.	300,000.00	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements. Balance.  LEDGER ASSETS. Book value of real estate	\$ 300,000.00 2,246,156.07 10,722.85	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$ 2,185.  Cash in company's office. Cash in company's office. Cash in company's office.	300,000.00	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$ 2,243,971.07; stocks, \$2,185.  Cash in company's office Deposited in trust companies and banks on interest.  Agents' balances representing husiness written subsequent to	300,000.00 2,246,156.07 10,722.85 341,605.14	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$ Book value of bonds, excluding interest, \$2,243,971.07; stocks, \$2,185. Cash in company's office.  Deposited in trust companies and banks on interest.  Agents' balances representing husiness written subsequent to October 1, 1907.	\$ 300,000.00 2,246,156.07 10,722.85	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance.  LEDGER ASSETS.  Book value of real estate.  \$2,185. Cash in company's office. Deposited in trust companies and banks on interest. Agents' balances representing husiness written subsequent to October 1, 1907. Agents' balances representing business written prior to October	\$ 300,000.00 2,246,156.07 10,722.85 341,605.14 386,092.44	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate	\$ 300,000.00 2,246,156.07 10,722.85 341,605.14 386,092.44 5,139.08	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$ Book value of bonds, excluding interest, \$2,243,971.07; stocks, \$2,185.  Cash in company's office. Deposited in trust companies and banks on interest. Agents' balances representing husiness written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.  Bills receivable, taken for fire risks.	300,000.00 2,246,156.07 10,722.85 341,605.14 386,092.44 5,139.08 3,483.22	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$2,243,971.07; stocks, \$2,185.  Cash in company's office Deposited in trust companies and banks on interest.  Agents' balances representing husiness written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.  Bills receivable, taken for fire risks.  Cash in lands of United States trustee	\$ 300,000.00 2,246,156.07 10,722.85 341,665.14 386,092.44 5,139.08 3,483.22 49,987.47	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  8 Book value of bonds, excluding interest, \$2,243,971.07; stocks, \$2,185. Cash in company's office.  Deposited in trust companies and banks on interest. Agents' balances representing husiness written subsequent to October 1, 1907. Agents' balances representing business written prior to October 1, 1907.  Bills receivable, taken for fire risks. Cash in hands of United States trustee  Due from other companies.	\$ 300,000.00 2,246,156.07 10,722.85 341,605.14 356,092.44 5,139.08 3,483.22 49,987.47 14,105.52	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$2,243,971.07; stocks, \$2,185.  Cash in company's office Deposited in trust companies and banks on interest.  Agents' balances representing husiness written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.  Bills receivable, taken for fire risks.  Cash in lands of United States trustee	\$ 300,000.00 2,246,156.07 10,722.85 341,665.14 386,092.44 5,139.08 3,483.22 49,987.47	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  8 Book value of bonds, excluding interest, \$2,243,971.07; stocks, \$2,185. Cash in company's office.  Deposited in trust companies and banks on interest. Agents' balances representing husiness written subsequent to October 1, 1907. Agents' balances representing business written prior to October 1, 1907.  Bills receivable, taken for fire risks. Cash in hands of United States trustee  Due from other companies.	300,000.00 2,246,156.07 10,722.85 341,605.14 356,092.44 5,139.08 3,483.22 49,987.47 14,105.52 285.11	1,625.22 1,306.87 646.18 2,326,730.70
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$ Book value of bonds, excluding interest, \$2,243,971.07; stocks, \$2,185.  Cash in company's office Deposited in trust companies and banks on interest.  Agents' balances representing husiness written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.  Billis receivable, taken for fire risks.  Cash in hands of United States trustee Due from other companies.  Sundry uncollected accounts.	300,000.00 2,246,156.07 10,722.85 341,605.14 356,092.44 5,139.08 3,483.22 49,987.47 14,105.52 285.11	1,625,22 1,366.87 646.18 2,326,730.70 3,357,576.90
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$ Book value of bonds, excluding interest, \$2,243,971.07; stocks, \$2,185.  Cash in company's office Deposited in trust companies and banks on interest.  Agents' balances representing husiness written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.  Billis receivable, taken for fire risks.  Cash in hands of United States trustee Due from other companies.  Sundry uncollected accounts.  Total ledger assets, as per balance.	300,000.00 2,246,156.07 10,722.85 341,605.14 386,092.44 5,139.08 3,483.22 49,987.47 14,105.52 285.11	1,625,22 1,366.87 646.18 2,326,730.70 3,357,576.90
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$ 2,185.  Cash in company's office Deposited in trust companies and banks on interest.  Agents' balances representing husiness written subsequent to October 1, 1907.  Bills receivable, taken for fire risks.  Cash in hands of United States trustee Due from other companies.  Sundry uncollected accounts.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due (\$19,145) and accrued (\$13,163,24) on honds.  \$ \$	300,000.00 2,246,156.07 10,722.85 341,605.14 386,092.44 5,139.08 3,483.22 49,987.47 14,105.52 285.11	1,625,22 1,366.87 646.18 2,326,730.70 3,357,576.90
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$ Book value of bonds, excluding interest, \$2,243,971.07; stocks, \$2,185.  Cash in company's office Deposited in trust companies and banks on interest.  Agents' balances representing husiness written subsequent to October 1, 1907.  Agents' balances representing business written prior to October 1, 1907.  Bills receivable, taken for fire risks.  Cash in hands of United States trustee Due from other companies.  Sundry uncollected accounts.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due (\$19,145) and accrued (\$13,163.24) on honds.  \$ Interest due (\$19,145) and accrued (\$13,163.24) on honds.  \$ \$ Interest due (\$19,145) and accrued (\$13,163.24) on honds.	\$ 300,000.00 2,246,156.07 10,722.85 341,605.14 386,092.44 5,139.08 3,483.22 49,987.47 14,105.52 285.11 \$\$ 32,308.24	1,625,22 1,366.87 646.18 2,326,730.70 3,357,576.90
Subscriptions Exchange Agency expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$ 2,185.  Cash in company's office Deposited in trust companies and banks on interest.  Agents' balances representing husiness written subsequent to October 1, 1907.  Bills receivable, taken for fire risks.  Cash in hands of United States trustee Due from other companies.  Sundry uncollected accounts.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due (\$19,145) and accrued (\$13,163,24) on honds.  \$ \$	300,000.00 2,246,156.07 10,722.85 341,605.14 386,092.44 5,139.08 3,483.22 49,987.47 14,105.52 285.11 \$2,308.24 1,930.42 327.26	1,625,22 1,366.87 646.18 2,326,730.70 3,357,576.90

Market value of real estate over book value Reinsurance due on losses paid	
Commissions on unpaid reinsurance	
Gross assets	\$ 3,459,946.28
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances representing business written prior to October	
1, 1907\$ 5,139.00 Bills receivable, past due, taken for marine, inland and fire risks 1,425.73	
Book value of ledger assets over market value, viz.:	
Bonds and stocks 188,326.15 Sundry uncollected accounts 285.1	
Balance due from other companies 3,317.56	
Total	198,493.65
Total admitted assets	\$ 3,261,452.63
LIABILITIES.	
Gross losses adjusted and unpaid (due, \$23,785; not yet due, \$6,400). \$ 30,185.00 Gross claims for losses in process of adjustment or in suspense, in-	)
cluding all reported and supposed losses 160,109.00	
Gross claims for losses resisted 43,712.00	)
Total\$ 234,006.00	
Deduct reinsurance due or accrued 55,820.26	
Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of	\$ 178,185.79
policy, including interest premiums on perpetual fire risks, \$1,494,157.78; unearned premiums (fifty per cent.)\$ 747,078.86 Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,502,450.18; unearned premiums (pro rata)	
Total unearned premiums as computed above	-
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	
State, county and municipal taxes due or accrued	
Return premiums, \$1,261.04; reinsurance premiums, \$21,303.35	
Due Orient Insurance Company, of Hartford, Conn.	
Total amount of all liabilities, except deposit capital	
Surplus over all liabilities 659,034.8:	
Surplus as regards policyholders	-
Total liabilities	\$ 3,261,452.63
DIOLO AND DESILING	
RISKS AND PREMIUMS.  Fire Risks. 1	Gross Pre- miums Thereon.
In force on the 31st day of December, 1906\$ 440,989,129.00	
Written or renewed during the year324,424,324.00	3,365,813.45
Total	\$ 7,854,499.32 3,207,081.46
	\$ 4,647,417.86
Deduct amount reinsured 56,753,747.00	590,809.90
Net amount in force	\$ 4,056,607.96

120.00

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

miums Charged, An	ount of
Year Amount Less Rein- Pr	emium
Truck, Ich.	earned.
In 19071 year or less_\$ 135,065,402.00 \$ 1,494,157.78 One-half\$	747,078.89
In 19062 years 1,118,466.00 8,201.02 One-fourth	2,050.24
In 19072 years 1,536,560.00 12,617.35 Three-fourths	9,463.01
In 19053 years 61,133,867.00 506,464.04 One-sixth	84,410.68
In 19063 years 66,876,784.00 589,202.98 One-half	294,601.49
In 19073 years 74,707,026.00 662,229.18 Five-sixths	551,857.66
In 19044 years 1,359,603.00 12,038.22 One-eighth	1,504.78
In 19054 years 1,058,094.00 8,548.01 Three-eighths	3,205.51
In 19064 years 1,627,461.00 13,657.31 Five-eighths	8,535.80
In 19074 years 1,923,921.00 16,118.29 Seven-eighths	14,103.52
In 19035 years 8,518,442.00 101,645.45 One-tenth	10,164.55
In 19045 years 9,868,043.00 117,461.49 Three-tenths	35,238.45
In 1905 5 years 11,141,165.00 134,353.75 One-half	67,176.88
In 19065 years 14,792,103.00 181,721.59 Seven-tenths	127,205.12
In 19075 years 14,787,451.00 191,935.47 Nine-tenths	172,741.95
Over five years 777,496.00 6,256.03 Pro rata	3,306.93
	,132,645.46
GENERAL INTERROGATORIES.	
Largest amount written on any one hazard\$	150,000.00
Losses incurred during the year—fire	906,645.04
No. of the last of	
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YE	AR,
Fit	re Risks.
Risks written\$ 4	,675,687.00
Premiums received	29,883.63
Losses paid	15,202.67
Losses incurred	14,755.67

Losses now unpaid______

## UNITED STATES BRANCH OF THE MOSCOW FIRE INSURANCE COMPANY.

Incorporated May 5, 1858. Commenced Business in United States January 1, 1900.

PAUL E. RASOR, United States Manager,

United States Office, 52 William Street, New York City, N. Y.

### CAPITAL DEPOSIT, \$200,000.00. Amount of ledger assets (as per balance) December 31 of previous year......\$ 1,686,043.24

Amount of fedger assets (as per batance) December 51 of previous year		1,000,040.24
INCOME.	The same	
	Fire.	
Gross premiums	431,442.12	
Received for premiums (other than perpetual)		1,223,291.12
Gross interest on bonds and dividends on stocks	50,680.74	1()
Gross interest on deposits		
Total gross interest.	1	53,691.75
Total income		1,276,982.87
Sum of both amounts	\$	2,963,026.11
DISBURSEMENTS.		
Gross amount paid policyholders for losses (including \$107,474.03	Fire.	
occurring in previous years)	722.200.31	
Deduct amount received for salvage.		
Net amount paid policyholders for losses		718,833.28
Remitted to home office		250,000.00
Commission or brokerage		358,648.75
Salaries, fees and all other charges of officers, directors, trustees and		500.00
employees Postage, telegrams, telephone and express		81.13
Fire department, fire patrol and salvage corps assessments, fees,		51.10
expenses		4.033.09
State taxes on premiums		30,623.64
Insurance Department licenses and fees		2,104.67
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		28,187.50
Total disbursements		
Balance		1,570,014.05
LEDGER ASSETS.		
Book value of bonds, excluding interest\$	1.486.445.03	
Deposited in trust companies and banks on interest		
Total ledger assets, as per balance	\$	1,570,014.05
NON-LEDGER ASSETS.		
Interest accrued on bonds	8,450.00	
Total interest accrued.		8,450.00
Gross assets	\$	1,578,464.05

#### DEDUCT ASSETS NOT ADMITTED

DEDUCT AS	SETS NOT ADMIT	TED.	
Book value of ledger assets over market v			154,550.03
Total admitted assets			1,423,914.02
**	A DELEMENT	=	
1.1.	ABILITIES,		
Gross claims for losses in process of adjust cluding all reported and supposed losse			
Net amount of unpaid losses and cla	ims		147,617.00
Gross premiums (less reinsurance) receiv			
all unexpired fire risks running one y	ear or less from	date of	
policy, including interest premiums			
\$958,717.01; unearned premiums (fifty			
Gross premiums (less reinsurance) receiv			
all unexpired fire risks running more			
of policy, \$638,318.98; unearned premi			
Total unearned premiums as comput			858,295.81
State, county and municipal taxes due or a		-	30,582.28
Total amount of all liabilities, excep			1,036,495.09
Deposit capital			
Surplus over all liabilities		187,418.93	
Surplus as regards policyholders			387,418.93
Total liabilities			1,423,914.02
		=	
RISKS A	AND PREMIUM	IS.	Gross Pre-
		Fire Risks, m	iums Thereon.
In force on the 31st day of December, 1906.		\$ 152,361,402.00 \$	1,726,802.54
Written or renewed during the year		156,526,073.00	1,654,733.24
Total		\$ 308,887,475.00 \$	3,381,535.78
Deduct those expired and marked off as terr	minated	162,472,104.00	1,784,499.79
In force at end of the year		\$ 146 415 371 00 \$	1,597,035.99
			110011000100
RECAPITULATION OF	FIRE RISKS	AND PREMIUMS	
	Gross Pre-		
**	miums Charged.		Amount of
Year Amount Written, Term, Covered,	Less Rein- surance.	Fraction Unearned.	Premium Unearned.
In 19071 year or less_\$ 86,579,256.00		One-half\$	
In, 19062 years 3,755,558.00	31,208.07	One-fourth	7,802.02
In 19072 years 3,096,853.00	24,600.47	Three-fourths	18,450.35
In 19053 years 7,051,903.00	70,819.58	One-sixth	11,803.26
In 19063 years 15,620,731.00	151, 289, 12	One-half	75,644.56
In 19073 years 16,999,719.00 In 19044 years 303,410.00	176,520.60	Five-sixths	147,100.49
In 19044 years 303,410.00 In 19054 years 262,795.00	3,303.26 3,616.31	One-eighth	412.90 1,356.11
In 19064 years 1,003,771.00	9,053.50	Five-eighths	5,658.44
In 19074 years 597,195.00	7,931.42	Seven-eighths.	6.940.00
In 19035 years 315,954.00	4,426.25	One-tenth	442.62
In 19045 years 1,477,390.00	19,109,48	Three-tenths	5,732.84
In 19055 years 2,766,832.00	33,293.75	One-half	16,646.87
In 19065 years 3,482,372.00	59,428.03	Seven-tenths	41,599.62
In 19075 years 3,101,632.00	43,719,14	Nine-tenths	39,347.23
Total\$ 146,415,371.00	\$ 1,597,035.99	8	858,295.81

1,759.78

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	25,000.00
Losses incurred during the year—fire	722,992.28

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

REINSURANCE ONLY.	Fire Risks.
Risks written\$	383,507.00
Premiums received	4,604.06
Losses paid	5,190.07
Losses incurred	4,541.07

#### UNITED STATES BRANCH OF THE MUNICH-REINSURANCE COMPANY.

Incorporated 1880.

Commenced Business in United States 1898.

CARL SCHREINER, United States Manager.

United States Office, 346 Broadway, New York City, N. Y.

#### CAPITAL DEPOSIT, \$205,000.00. Amount of ledger assets (as per balance) December 31 of previous year \$\, 3,539,049.30

INCOME.	Fire,	
Gross premiums	\$ 4,862,780.52	
Deduct reinsurance, rebate, abatement and return premiums	_ 858,511.43	
Received for premiums (other than perpetual)		4,004,269.09
Gross interest on bonds and dividends on stocks	.\$ 135,342.34	
Gross interest on deposits	_ 12,406.05	
Total gross interest.		147,748.39
Total income		4,152,017.48
Sum of both amounts	8	7,691,066.78
DIS BURSEMENTS.	Fine	

Fire.	
Gross amount paid policyholders for losses (including \$488,875.64	
occurring in previous years)\$ 2,081,093.47	
Deduct amount received for salvage	
Net amount paid policyholders for losses	2,063,085.34
Remitted to home office	237,676.72
Commission or brokerage	1,066,293.76
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	23,727.50
Rents	3,500.00
Advertising, \$333.80; printing and stationery, \$1,767.76	2,101.56
Postage, telegrams, telephone and express	384.51
Legal expenses	505.53
Furniture and fixtures.	233.00
Maps, including corrections	65.00

Underwriters' boards and tariff associations.

tate taxes on premiums\$	2,822.18
nsurance Department licenses and fees	2,699.11 1,946.74
liscellaneous expenses.	3,466,800.73
Total disbutsements	4.284,266.05
Datance	4,284,266.05
LEDGER ASSETS.	
look value of bonds, excluding interest, \$3,536,240.01; stocks,	
\$152,518.75	
gents' balances representing business written subsequent to	
October 1, 1907113,444.95	
Gross assets\$	4,284,266.05
DEDUCT ASSETS NOT ADMITTED.	
300k value of ledger assets over market value, viz.:	
Bonds and stocks	390,998.76
Total admitted assets\$	3,893,267.29
LIABILITIES.	
Gross claims for losses in process of adjustment or in suspense, in-	
cluding all reported and supposed losses\$ 586,886.00	
Net amount of unpaid losses and claims. \$  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks,	586,886.00
\$2,335,843.16; unearned premiums (fifty per cent.)	
Total unearned premiums as computed above	2,010,787.06
Reserve for contingencies	550,000.00
Total amount of all liabilities, except deposit capital   \$ 205,000,00	3,147,673,06
Surplus as regards policyholders	745,594.23
Total liabilities\$	3,893,267.29
RISKS AND PREMIUMS.	
	Gross Pre-
In force on the 31st day of December, 1906 \$ 354,273,541.00 \$	4,382,104.80
Written or renewed during the year 410,902,770.00	4,862,780.52
Total\$ 765, 176, 311,00 \$	
Deduct those expired and marked off as terminated 352,940,349,00	5,254,815.92
In force at end of the year \$ 412,235,962.00 \$	3,990,069,40
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Pre-	
Year Amount Less Rein- Written, Term. Covered, kurance. Fraction Unearned.	Amount of Premium Unearned.
In 19071 year or less \$ 265,870,264.00 \$ 2,335,843.16 One-half\$	1,167,921.58
In 1906. 2 years 3,656,328.00 44,758.11 One-fourth In 1907. 2 years 4,721,688.00 41,483.14 Three-fourths	11,189.53
In 19072 years	31,112.36 49,703.82

Year Written, Term,	Amount Covered.	Gross Pre- miums Charged, Less Rein- surance,	Fraction Unearned.	Amount of Premium Unearned,
In 19063 years	\$ 26,257,759.00	\$ 321,428.54	One-half\$	160,714.27
In 19073 years	_ 32,755,977.00	287,782.61	Five-sixths	239,818.84
In 19044 years	963,976.00	11,616.56	One-eighth	1,452.07
In 19054 years	894,921.00	12,370.99	Three-eighths	4,639.12
In 19064 years	1,135,517.00	13,900.16	Five-eighths	8,687.60
In 1907 4 years	1,434,922.00	12,606.74	Seven-eighths	11,030.89
In 19035 years	8,165,407.00	98,857.70	One-tenth	9,885.77
In 19045 years	9,022,379.00	108,898.44	Three-tenths	32,669.53
In 1905 5 years	9,090,470.00	125,662.95	One-half	62,831.47
In 19065 years	12,189,672.00	149,217.17	Seven-tenths	104,452.02
In 19075 years	. 14,503,213.00	127,420.21	Nine-tenths	114,678.19
Total	\$ 412,235,962.00	\$ 3,990,069.40	8	2,010,787.06

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	30,000.00
Losses incurred during the year—fire	2,067,214.34

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

REINSURANCE ONLY.

## UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Incorporated 1809.

Commenced Business in United States August, 1866.

E. G. RICHARDS, United States Manager.

United States Office, 76 William Street, New York City, N. Y.

### CAPITAL DEPOSIT, \$220,000.00. Amount of ledger assets (as per balance) December 31 of previous year. \$6,916,976.56

INCOME.	
Gross premiums\$ 5,945,433.58	
Deduct reinsurance, rebate, abatement and return premiums 1,385,544.64	
Received for premiums (other than perpetual)	4,559,888.94
Deposit premiums written on perpetual risks (gross)	3,866.95

ross interest on bonds and dividends on stocks8	209,142.22	
ross interest on deposits	4,318.45	
ross interest from all other sources	128.44	
Total gross interest		213,58

Sum of both amounts	 11,694,321.56

#### DISBURSEMENTS.

Fire

Fire,	
Gross amount paid policyholders for losses (including \$375,422,47 occurring in previous years) \$2,222,104.97	
Deduct amount received for salvage, \$23,656.58; and for reinsurance	
in other companies, \$315,019.60	
Net amount paid policyholders for losses\$	1,883,428.79
Expense of adjustment and settlement of losses.	27,987.42
eposit premiums returned	1,217.68
temitted to home office	602,457.37
ommission or brokerage	886,360.97
dlowances to local agencies for miscellaneous agency expenses.	36,782.20
alaries (\$99,143.99) and expenses (\$70,583.23) of special and general agents	169,727.22
alaries, fees and all other charges of officers, directors, trustees and home office	
employees	233,252.61
tents	20,517.12
dvertising, \$3,544.50; printing and stationery, \$20,969.24	24,513.74
ostage, telegrams, telephone and express	31,402.94
egal expenses	1,077.99
urniture and fixtures	7,897.54
aps, including corrections	10,419.54
Inderwriters' boards and tariff associations	63,595.34
ire department, fire patrol and salvage corps assessments, fees, taxes and	
expenses .	51,616.64
nspections and surveys.	5,235.32
tate taxes on premiums	68,043.68
nsurance Department licenses and fees	14,801.60
gents' balances charged off	333.70
Total disbursements\$	4,140,669.41
Balance	7,553,652.15
LEDGER ASSETS.	
Book value of bonds, excluding interest, \$5,259,797.17; stocks,	
\$1,185,020.67\$ 6,444,817.84 ash in company's office\$ 300.00	

ash in company's office	300.00	
Deposited in trust companies and banks not on interest	20,000.00	
Deposited in trust companies and banks on interest	362,423.32	
gents' balances representing business written subsequent to		
October 1, 1907	684,360.55	
gents' balances representing business written prior to October		
1, 1907	33,870.84	
Reinsurance due on losses paid	5,298.60	
filwaukee Underwriters' Building Association stock	181.00	
Philadelphia Underwriters' Association	100.00	
Association Fire Underwriters, Baltimore, Md.	100.00	
Inderwriters' Salvage Co., New York	1,000.00	
Inderwriters' Salvage Co., Chicago	1,000.00	
Deposit with Arbitration Committee	200,00	
Total ledger assets, as per balance		7,553,652.15

#### NON-LEDGER ASSETS.

nterest accrued on bonds \$ 64,922.90	
Total interest accrued.	64,922.90
Gross assets	7 618 575 05

#### DEDUCT ASSETS NOT ADMITTED.

1, 1907\$	33,870.84	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	747,043.52	
Reinsurance due from other companies not admitted.	4,950.00	
Total		785,864,36
Total admitted assets		
		6,832,710.69
LIABILITIES.		
Gross losses adjusted and unpaid (due, \$73,802.86; not yet due,		
\$29,825)\$	103,627.86	
Gross claims for losses in process of adjustment or in suspense, in-		
cluding all reported and supposed losses	222,955.92	
Gross claims for losses resisted.	50,545.50	
Total	277 120 20	
Deduct reinsurance due or accrued.	36,124.62	
_		
Net amount of unpaid losses and claims.	\$	341,004.66
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running one year or less from date of		
policy, including interest premiums on perpetual fire risks,		
\$3,162,799.11; unearned premiums (fifty per cent.)\$	1,581,399.55	
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running more than one year from date	**********	
of policy, \$4,068,161.21; unearned premiums (pro rata)	2,183,253.03	
Total unearned premiums as computed above		3,764,652.58
Amount reclaimable by the insured on perpetual fire insurance pol-		
ninety-five per cent, of the premium or deposit received		28,364.02
Total amount of all liabilities, except deposit capital	s	4.134.021.26
Deposit capital\$		
Surplus over all liabilities.		
Surplus as regards policyholders		2,698,689.43
Total liabilities.		
Total habilities		6,832,710.69
RISKS AND PREMIUMS.		
	n. i	Gross Pre-
In force on the 31st day of December, 1906\$ 728,	Risks, mi	ums Inereon.
		5,945,433.58
Written or renewed during the year 627,		
Total\$ 1,356,		
Deduct those expired and marked off as terminated 570,	265,638.00	5,444,494.10
In force at end of the year \$ 786,	023,961.00 \$	7,705,635.81
Deduct amount reinsured 80.	445,221.00	474,675.49
Net amount in force\$ 705,	578.740.00 \$	7.230.960.32
RECAPITULATION OF FIRE RISKS AND PRE	MIIIMS	
Gross Pre- miums Charged,		Amount of
Year Amount Less Rein-	***************************************	Premium Unearned.
	Unearned.	
In 1907 1 year or less\$ 287,102,106.00 \$ 3,162,799.11 One-half In 1906 2 years 4.365,207.00 43,314.82 One-four		10,828.71
		32,068.94
In 19072 years		131,629.73
111 1900 o years 90,488,434.00 789,778.39 Une-sixti		166 639 75

933,279.50 One-half ....

466,639.75

887, 152.78

In 1906....3 years..... 102,510,804.00

In 1907....3 years...... 115,268,789.00 1,064,583.34 Five-sixths......

Year Amou Written. Term. Cover	int	Gross Pre- iums Charged, Less Rein- surance.	Fraction Unearned,	Amount of Premium Unearned.
In 19044 years\$ 1,392,	208.00 \$	11,276.66	One-eighth\$	1,409.58
	229.00	14,348.72	Three-eighths	5,380.77
In 19064 years 1,021,	372.00	13,980.00	Five-eighths	8,737.99
In 1907 4 years 2,080,	533.00	19,931.56	Seven-eighths	17,440.11
In 19035 years 15,625,	085.00	172,636.12	One-tenth	17,263.61
In 1904 5 years 16,653,	583.00	200,080.85	Three-tenths	60,024.25
In 1905 5 years 17,623,	795.00	216,617.65	One-half	108,308.82
In 19065 years 22,164,	454.00	273,244.03	Seven-tenths	191,270.82
In 19075 years 22,938,	836.00	272,330.19	Nine-tenths	245,097.17
Total\$ 705,578, Perpetual 1,123,0			\$ Less 5%	3,764,652.58 28,364.02
Grand total \$ 706,701,	785.00 8	8 7,260,817.18	8	3,793,016.60
GENE	RAL IN	TERROGATO		
Largest amount written on any one l				
Losses incurred during the year—fire				1,732,266.60
BUSINESS IN THE STATE Risks written Premiums received Losses paid Losses incurred			8	EAR, Fire Risks, 4,655,916.00 25,927.09 15,264.94 13,983.38
1		CE COMP	ANY.	
Incorporated 1836.			Business in United Sta	es 1876.
George \	W. Babi	B, United States	Manager.	
United States Off	ice, 38 P	ine Street, New	York City, N. Y.	
CAPI	TAL D	EPOSIT, \$200,0	000.00.	
Amount of ledger assets (as per balan	nce) Dec	emher 31 of pre	vious year\$	4,366,765.24
	I	NCOME.	Fire.	
Gross premiums Deduct reinsurance, rebate, abatem				
Received for premiums (othe Gross interest on bonds and dividend Gross interest on deposits Gross rents from company's propert	ls on sto	ocks	\$ 135,849.05 \$ 4,478.32	3,034,003.64
Total gross interest and rents Received from home office				147,327,37 788,749.33
Total income			\$	3,970,080.34
Sum of both amounts				8,336,845.58

#### DISBURSEMENTS,

DISBURSEMENTS.	
Gross amount paid policyholders for losses (including \$371,379.38	
occurring in previous years)\$ 1,839,369	.73
Deduct amount received for salvage, \$13,862.89; and for reinsurance	
in other companies, \$457,851.36	.25
Net amount paid policyholders for losses	
Expense of adjustment and settlement of losses.	
Remitted to home office	
Commission or brokerage	
Salaries (\$48,107.28) and expenses (\$40,267.28) of special and general agents Salaries, fees and all other charges of officers, directors, trustees and home off	
employees	
Rents, including \$7,000 for company's occupancy of its own buildings	
Advertising, \$8,434,24; printing and stationery, \$24,691.25	
Postage, telegrams, telephone and express	
Legal expenses.	5,868.33
Furniture and fixtures	
Maps, including corrections	
Underwriters' boards and tariff associations	
Fire department, fire patrol and salvage corps assessments, fees, taxes a	
expenses	
Inspections and surveys	
Taxes on real estateState taxes on premiums	
Insurance Department licenses and fees	
All other licenses, fees and taxes	
Books, newspapers and periodicals	
Cleaning, heating and lighting	
Collection and exchange fees.	
Traveling	
Miscellaneous	6,151.07
Total disbursements.	- \$ 3,419,463.76
Balance	- \$ 4.917.381.82
LEDGER ASSETS.	
Book value of real estate\$ 115,000.	.00
Book value of bonds, excluding interest, \$3,765,600.66; stocks,	
\$294,265.904,059,866.	
Cash in company's office. 883.	
Deposited in trust companies and banks not on interest 5,176.	
Deposited in trust companies and banks on interest 196,087.  Agents' balances representing business written subsequent to	45
October 1, 1907 495,108	00
Agents' balances representing business written prior to October	.00
1, 1907 20,851	77
Bills receivable, taken for fire risks. 24,408.	48
Total ledger assets, as per balance	
	1,011,001.00
NON-LEDGER ASSETS.	
Interest due (\$2,000) and accrued (\$7,142.52) on bonds\$ 9,142.	
Total interest due and accrued	
Market value of real estate over book value	
Due from other companies for reinsurance on losses paid.	
Gross assets	\$ 5,005,002.56

DEDUCT ASSETS NOT ADMITTED.	
Agents' balances representing business written prior to October 1, 1907\$ 20,851.77	
Bills receivable, past due, taken for marine, inland and fire risks 24,408.48 Book value of ledger assets over market value, viz.;	
Bonds and stocks 367,111.56	
. Total	412,371.81
Total admitted assets \$	4,592,630.75
LIABILITIES.	
Gross losses adjusted and unpaid, not yet due\$ 25,995.87	
Gross claims for losses in process of adjustment or in suspense, in-	
cluding all reported and supposed losses260,268.74	
Gross claims for losses resisted	
Total \$ 411,907.06	
Deduct reinsurance due or accrued 26,991.87	
Net amount of unpaid losses and claims.	384,915.19
Gross premiums (less reinsurance) received and receivable upon	0.27,020.10
all unexpired fire risks running one year or less from date of	
policy, including interest premiums on perpetual fire risks,	
\$2,354,089.53; unearned premiums (fifty per cent.)\$ 1,177,044.77	
Gross premiums (less reinsurance) received and receivable upon	
all unexpired fire risks running more than one year from date	
of policy, \$2,787,635.54; unearned premiums (pro rata)1,550,068.35	
Total unearned premiums as computed above	2,727,113.12
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,992.81
State, county and municipal taxes due or accrued	51,587.15
Commissions, brokerage and other charges due or to become due to agents and	0 700 00
brokers	3,780.83 26,278.68
Total amount of all liabilities, except deposit capital\$	3,196,667.78
Deposit capital \$ 200,000.00	
Surplus over all liabilities 1,195,962.97	
Surplus as regards policyholders.	1,395,962.97
Total liabilities\$	4,592,630.75
RISKS AND PREMIUMS	
	Gross Pre-
Fire Risks. mi	
In force on the 31st day of December, 1906	4,739,594.27
Total\$ 867,987,973.00 \$	
Deduct those expired and marked off as terminated 352,026,647.00	4,052,584.25
In force at end of the year\$ 515,961,326.00 \$	
Deduct amount reinsured 52,046,370.00	635,044.31

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year	Amount	mir	Gross Pre- ıms Charged, Less Rein-		Amount of Premium
Written. Term.	Covered.		surance.	Fraction Unearned.	Unearned.
In 19071 year or less.			2,354,089.53	One-half\$	
In 19062 years			25,344.74	One-fourth	6,336.19
In 19072 years	2,907,144.00		26,912.78	Three-fourths	20,184.59
In 19053 years	. 55,322,138.00		492,127.91	One-sixth	82,021.32
In 19063 years	68,149,045.00		659,985.00	One-half	329,992.50
In 19073 years	82,445,926.00		807,193.32	Five-sixths	672,661.10
In 19044 years	785,079.00		7,923.97	One-eighth	990.50
In 19054 years	1,259,023.00		13,191.57	Three-eighths	4,946.84
In 19064 years	1,731,257.00		16,714.58	Five-eighths	10,446.61
In 19074 years	1,722,034.00		17,980.12	Seven-eighths	15,732.61
In 19035 years	. 8,808,211.00		105,285.65	One-tenth	10,528.57
In 19045 years	9,476,545.00		112,051.84	Three-tenths	33,615.55
In 19055 years	10,571,608.00		136,238.25	One-half	68,119.13
In 19065 years	. 13,552,928.00		176,399.72	Seven-tenths	123,479.80
In 19075 years	15,598,789.00		187, 188. 13	Nine-tenths	168,469.32
Over five years	222,388.00		3,097.96	Pro rata	2,543.72
Total	_\$ 463,914,956.00	8	5,141,725.07	8	2,727,113.12
				-	

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard	100,000.00
Losses incurred during the year—fire	1,291,215.76
-	

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	4,193,927.00
Premiums received	19,771.56
Losses paid.	13,953.65
Losses incurred	16,692.76

## UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY.

Incorporated 1797.

Commenced Business in United States 1877.

J. MONTGOMERY HARE, United States Manager.

United States Office, 56-58 Pine Street, New York City, N. Y.

#### CAPITAL DEPOSIT, \$200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year\$	3,122,407.20
INCOME.	
Fire.	
Gross premiums \$ 2,802,248.81	
Deduct reinsurance, rebate, abatement and return premiums683,466.73	
Received for premiums (other than perpetual)	2,118,782.08
Gross interest on mortgage loans\$ 1,800.00	
Gross interest on collateral loans 11,257.77	
Gross interest on bonds and dividends on stocks	
Gross interest on deposits	
Total gross interest.	90,417.03
Total income8	2,209,199.11
Sum of both amounts	5,331,606.31
DISBURSEMENTS.	
Fire.	
Gross amount paid policyholders for losses (including \$238,923.49,	
occurring in previous years)\$ 1,205,180.52	
Deduct amount received for salvage, \$11,159.57; and for reinsurance	
in other companies, \$140,715.60151,875.17	
Net amount paid policyholders for losses	1,053,305.35
Expense of adjustment and settlement of losses	104,067.04
Remitted to home office	348,433.19
Commission or brokerage	407,259.81
Allowances to local agencies for miscellaneous agency expenses	432.64
Salaries (\$45,301.78) and expenses (\$26,457.13) of special and general agents	71,758.91
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	119,388.56
Rents	18,259.09
Advertising, \$6,199.21; printing and stationery, \$16,716.71	22,915.92
Postage, telegrams, telephone and express.	18,600.28
Legal expenses	3,550.44
Furniture and fixtures	3,325.44
Maps, including corrections.	5,120.36 22,437.17
Underwriters' boards and tariff associations	22,407.17
expenses	20.169.68
Inspections and surveys	8,707.37
State taxes on premiums	31,478.87
Insurance Department licenses and fees	12,945.06
All other licenses, fees and taxes	7,975.10
Gross loss on sale or maturity of ledger assets, viz.:	,,010.10
Bonds	6.034.16
Miscellaneous	9,473.19
Total disbursements	2,295,637,63
Balance	3,035,968.68

#### LEDGER ASSETS,

LEDGER ASSETS,		
Mortgage loans on real estate	40,000.00	
Loans secured by pledge of bonds, stocks or other collaterals	400,000.00	
Book value of bonds, excluding interest, \$1,651,078.28; stocks,		
\$422,776.64	2.073.854.92	
Cash in company's office	396.67	
Deposited in trust companies and banks not on interest	6,629.05	
Deposited in trust companies and banks on interest	253,325.50	
Agents' balances representing business written subsequent to		
October 1, 1907	251,773.13	
Agents' balances representing business written prior to October		
1, 1907		
Cash in hands of special agents.	1 321 61	
- Carlotte Control of the Control of		
Total ledger assets, as per balance	\$	3,035,968.68
NON-LEDGER ASSETS.		
	480.00	
Interest accrued on mortgages	150.00	
Interest due (\$400) and accrued (\$18,673,33) on bonds	19,073.33	
Total interest due and accrued		19,223.33
Reinsurance due on losses paid		18,867.09
Gross assets	0	2 054 050 40
Gross assets		3,074,059.10
DEDUCT ASSETS NOT ADMITTED.		
Amental balance acceptation business society and a Cotaban		
Agents' balances representing business written prior to October	0.000.00	
1, 1907	8,667.80	
Bonds and stocks	71,614.30	
Total		80,282.10
Total admitted assets		
Total admitted assets	<u>\$</u>	
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due\$	<u>\$</u>	
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57	
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57	
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57	
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863,98	
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863,98	
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total  Beduct reinsurance due or accrued.	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57	2,993,777.00
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57	
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57	2,993,777.00
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due. \$ Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.   Total \$ Deduct reinsurance due or accrued.   Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57	2,993,777.00
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57	2,993,777.00
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57	2,993,777.00
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57	2,993,777.00
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57 \$	2,993,777.00
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57 \$	2,993,777.00
LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57 \$739,638.10 1,061,933.92	2,993,777.00
LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57 \$739,638.10 1,061,933.92 8,095.77	2,993,777.00 541,868.41
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57 \$ 739,638.10 1,061,933.92 8,095.77	2,993,777.00 541,868.41 1,809,667.79
Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid, not yet due.  Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  Total  Sequence of the process of adjustment or in suspense, including all reported and supposed losses.  Gross claims for losses resisted.  **Total  Net amount of unpaid losses and claims  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,479,276.20; unearned premiums (fifty per cent.)  \$\frac{1}{2}\$\$ (Gross premiums (ers reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,075,622.36; unearned premiums (pro rata)  Excess of original premiums over amount received for reinsurance, \$16,872.72; unearned premiums (pro rata)  Total unearned premiums as computed above.  Salaries, rents, expenses, bills, accounts, fees_etc., due or accrued.	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57 739,638.10 1,061,933.92 8,095.77	2,993,777.00 541,868.41 1,809,667.79 5,474.87
LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57 \$ 739,638.10 1,061,933.92 8,095.77	2,993,777.00 541,868.41 1,809,667.79
LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57	2,993,777.00 541,868.41 1,809,667.79 5,474.87 26,943.26
LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57 \$ 739,638.10 1,061,933.92 8,095.77	2,993,777.00 541,868.41 1,809,667.79 5,474.87 26,943.26 5,227.82
LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57 \$ 739,638.10 1,061,933.92 8,095.77	2,993,777.00 541,868.41 1,809,667.79 5,474.87 26,943.26
LIABILITIES.  Gross losses adjusted and unpaid, not yet due	91,688.57 138,360,00 522,815.41 752,863.98 210,995.57 \$ 739,638.10 1,061,933.92 8,095.77	2,993,777.00  541,868.41  1,809,667.79 5,474.87 26,943.26 5,227.82 9,346.42

Losses incurred

10,758.74

11,730.17

Deposit capital Surplus over all liabilities						
Surplus as regards policyhol	lders				-\$	595,248.43
Total liabilities					-8	2,993,777.00
					-	
	RISKS A	AN	D PREMIUM	IS,		Gross Pre-
				Fire Risks. 1	niı	ims Thereon.
In force on the 31st day of D	ecember, 1906			\$ 338,115,028.00	\$	3,689,533.08
Written or renewed during t	he year			269,542,757.00		2,802,248.81
Total				\$ 607 657 785 00	8	6,491,781.89
Deduct those expired and ma						2,603,974.47
In force at end of the					-	
					8	3,887,807.42
Deduct amount reinsured					_	316,036.14
Net amount in force.				\$ 322,324,234.00	8	3,571,771.28
					=	
RECAPITU	JLATION OF	F	IRE RISKS	AND PREMIUMS.		
			Gross Pre-			
Year	Amount	m	iums Charged, Less Rein-			Amount of Premium
Written. Term.	Covered.		surance.	Fraction Unearned.		Unearned.
In 1907 1 year or less \$	122,955,130.00	8	1,483,688.90	One-half		741,844.45
In 19062 years	1,235,707.00		14,241.46	One-fourth		3,560.37
In 19072 years	947,878.00		11,384.86	Three-fourths		8,538.64
In 19053 years	46,281,774.00		463,532.34	One-sixth		77,255.39
In 19063 years	51,222,673.00		520,235.58	One-half		260,117.79
In 19073 years	48,853,971.00		484,528.99	Five-sixths		403,774.16
In 19044 years	891,117.00		8,600.64	One-eighth		1,075.08
In 1905 4 years	1,107,301.00		8,932.48	Three-eighths		3,349.68
In 19064 years	855,254.00		8,006.29	Five-eighths		5,003.93
In 19074 years	873,377.00		8,792.43	Seven-eighths		7,693.40
In 19035 years	8,707,179.00		95,341.80	One-tenth		9,534.18
In 19045 years	8,644,239.00		99,451.30	Three-tenths		29,835.39
In 19055 years	9,199,434.00		113,067.48	One-half		56,533.74
In 19065 years	10,310,936.00		125,183,47	Seven-tenths		87,628.43
In 19075 years	10,228,364.00		126,519.06	Nine-tenths		113,867.15
Over 5 years		_	264.20	Pro rata		56.01
Total\$	322,324,234.00	8	3,571,771.28		\$	1,809,667.79
	GENERAL I	LN	FERROGATO	RIES.		
Largest amount written on a	any one hazard	l			S	130,000.00
Losses incurred during the y	ear-fire					1,015,978.75
					-	
BUSINESS IN THE	STATE OF N	νo	RTH CAROL	INA DURING THE	0.	FEAR.
						Fire Risks.
Risks written					-8	2,195,237.00
Premiums received					_	19,465.72
Losses paid						10 750 71

# UNITED STATES BRANCH OF THE PALATINE INSURANCE COMPANY (LIMITED).

Incorporated August 22, 1900. Commenced Business in United States January 1, 1901.

A. S. Wray, United States Manager.

United States Office, Corner Pine and William Streets, New York City, N. Y.

#### CAPITAL DEPOSIT, \$200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	\$	3,315,05	7.91
INCOME.			
F	ire.		
Gross premiums\$ 2,21:	1,032.60		
Deduct reinsurance, rebate, abatement and return premiums 674	4,478.26		
Received for premiums (other than perpetual)		1,536,55	4.34
Gross interest on bonds and dividends on stocks 99	,258.75		
Gross interest on deposits	,665.14		
Total gross interest		100,92	3.89
Total income	\$	1,637,47	8.23
Sum of both amounts	8	4,952,53	6.14
DISBURSEMENTS.			
Gross amount paid policyholders for losses (including \$255,944.79	ire.		
	.879.60		
Deduct amount received for salvage, \$3,085,82; and for reinsurance	,		
	8,831.35		
Net amount paid policyholders for losses		786,048	8.25
Expense of adjustment and settlement of losses		59.099	
Remitted to home office		267.972	2.06
Commission or brokerage		339,838	8.19
Allowances to local agencies for miscellaneous agency expenses.		1,196	5.17
Salaries (\$23,852.98) and expenses (\$13,844.66) of special and general agen	ts	37,697	.64
Salaries, fees and all other charges of officers, directors, trustees and home	e office *		
employees		60,549	
Rents		7,138	
Advertising, \$1,392.22; printing and stationery, \$10,809.19		12,201	
Postage, telegrams, telephone and express.		10,626	
Legal expenses			5.83
Furniture and fixtures			0.06
Maps, including corrections		2,618	
Underwriters' boards and tariff associations		22,877	.61
Fire department, fire patrol and salvage corps assessments, fees, taxe		10.040	0.5
expenses		13,942	
Inspections and surveys		4,487	
State taxes on premiums		20,317 10,921	
Insurance Department licenses and fees		8.076	
Gross loss on sale or maturity of ledger assets, viz.:		8,070	. 40
		2.372	95
Bonds		2,012	00

Gross decrease in book value of ledger assets, viz.;		
Bonds\$		
Stocks	6,083.38	55,447,39
Exchange		1,829.71
Sundries		4,590.46
Total disbursements		1,731,215.08
Balance	s	3.221.321.06
	==	
LEDGER ASSETS.		
Book value of bonds, excluding interest, \$2,391,486.95; stocks,	2 624 126 05	
\$242,650\$: Deposited in trust companies and banks not on interest	102.331.31	
Deposited in trust companies and banks on interest	138,566.12	
Agents' balances representing business written subsequent to		
October 1, 1907	322,965.98	
Agents' balances representing business written prior to October 1, 1907	15,813.57	
Reinsurance due on losses paid	7,507.13	
Total ledger assets, as per balance	\$	3,221,321.06
		0,221,021.00
NON-LEGGER ASSETS,  Interest accrued on bonds \$	99 759 50	
		00 770 70
Total interest accrued	_	28,758.50
Gross assets	\$	3,250,079.56
OEOUCT ASSETS NOT AOMITTEO.		
Agents' balances representing business written prior to October		
1, 1907\$	15,813.57	
Book value of ledger assets over market value, viz.:	170 506 05	
Bonds and stocks		
Total	20000	186,320.52
Total admitted assets		3,063,759.04
LIABILITIES.		
Gross losses adjusted and unpaid, not yet due\$	32,463.00	
Gross claims for losses in process of adjustment or in suspense, in-	32,100.00	
cluding all reported and supposed losses	116,161.00	
Gross claims for losses resisted	715,567.00	
Total\$	864, 191.00	
Deduct reinsurance due or accrued.	192,632.00	
Net amount of unpaid losses and claims	\$	671,559.00
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks,		
\$1,106,801.73; unearned premiums (fifty per cent.)\$	553,400.87	
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running more than one year from date		
of policy, \$1,262,569.68; unearned premiums (pro rata)	701,340.57	
Total unearned premiums as computed above		1,254,741.44
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		3,386.34 22,171.00
Commissions, brokerage and other charges due or to become due to		20,111,00
brokers		35,869.52
Return premiums, \$10,842.87; reinsurance premiums, \$22,096.69		32,939.56
Total amount of all liabilities, except deposit capital		2,020,666.86

	oital				00	
Surplus ove	er all liabilities			843,092.	18	1
Surplus as :	regards policyhol	ders			\$	1,043,092.18
Tota	d liabilities				. \$	3,063,759.04
		RISKS	AND PREMIU	MS.	-	ross Pre-
				Fire Risks.		ross Pre- ns Thereon.
In force on	the 31st day of 1	December, 190	6	\$ 207,816,835.00		2,594,171.44
				172,691,844.00		2,211,032.60
Tota	1			\$ 380,508,679.00	S	4,805,204.04
				159,970,600.00		2,088,974.96
				220,538,079.00	8 :	2,716,229.08
Deduct am	ount reinsured			26,269,663.00		346,857.67
Net	amount in force.			\$ 194,268,416.00	8	2,369,371.41
	RECAPITU	LATION OF	FIRE RISKS	AND PREMIUMS.		
			Gross Pre-			
**			miums Charged.		A	mount of
Year Written,	Term.	Amount Covered.	Less Rein- surance.	Fraction Unearned.	17	remium nearned.
	1 year or less_\$	81,799,852.00		One-half		553,400.87
	2 years	1,312,925.00	11.027.51	One-fourth		2,756.88
	2 years	977,983.00	9,620.51	Three-fourths		7,215.38
	3 years	19,984,021.00	205,846.53	One-sixth		34,307.76
In 1906	3 years	23,306,509.00	248,130.53	One-half	_	124,065.27
In 1907	3 years	28,633,157.00	315,020.99	Five-sixths	-	262,517.50
In 1904	4 years	687,946.00	7,142.79	One-eighth	-	892.85
In 1905	4 years	644,521.00	6,605.35	Three-eighths		2,477.01
	4 years	829,317.00	8,644.73	Five-eighths		5,402.96
	4 years	717,468.00	9,198.99	Seven-eighths		8,049.12
	5 years	4,756,680.00	56,318.46	One-tenth		5,631.85
	5 years	6,160,554.00	74,345.56	Three-tenths		22,303.67
	5 years	6,541,720.00	84,145.97	One-half		42,072.99
	5 years	8,292,298.00	101,280.41	Seven-tenths		70,896.29
	5 years	9,580,700.00 42,765.00	124,798.05 443.30	Nine-tenths		112,318.25 432.79
	rs			rro rata		
Tota	1	194,268,416.00	\$ 2,369,371.00		8	1,254,741.44
		CENEDAL	NTERROGATO	DIFC		
						100,000.00
Losses incur	rred during the ye	ear—fire			-	642,545.00
	Managaras marra	om com or a	CODEN GARON	IN DUDING THE		1.0
BUSI	NESS IN THE	STATE OF N	ORTH CAROL	INA DURING THI		
Dieles meitte						ire Risks. 459,777.00
						6, 154, 66
						2.224.18
						2,214.18
						5.00
				~	_	======

### UNITED STATES BRANCH OF THE PHŒNIX ASSUR-ANCE COMPANY (LIMITED).

Incorporated January 17, 1782. Commenced Business in United States October, 1879.

A. D. IRVING, United States Manager.

United States Office, 47 Cedar Street, New York City, N. Y.

#### CAPITAL DEPOSIT, \$200,000.00

CAPITAL DEPOSIT, \$200,000.00.		
Amount of ledger assets (as per balance) December 31 of previous year.	\$	3,176,976.53
INCOME.	Fire.	
A. C.		
Gross premiums		
Deduct reinsurance, rebate, abatement and return premiums	,119,030.99	
Received for premiums (other than perpetual)		2,413,547.68
Gross interest on bonds and dividends on stocks8		
Gross interest on deposits.	1,636.56	
Total gross interest		90,548.60
Gross increase in book value of ledger assets, viz.:		
Bonds		1,350.00
Stocks previously charged off restored to ledger		2,236.00
Deposit previously charged off restored to ledger		200.00
		2.507.882.28
Total income		2,507,882.28
Sum of both amounts	\$	5,684,858.81
DISBURSEMENTS.		
0	Fire.	
Gross amount paid policyholders for losses (including \$327,829.66 occurring in previous years)	720 520 70	
Deduct amount received for salvage, \$11,213,39; and for reinsurance	1,730,320.79	
	414.294.35	
in other companies, \$403,080.96	414,294.55	
Net amount paid policyholders for losses.		1,316,226.44
Expense of adjustment and settlement of losses		51,428.97
Remitted to home office		253,071.60
Commission or brokerage		477,112.67
Allowances to local agencies for miscellaneous agency expenses		17,631.46
Salaries (\$53,105.52) and expenses (\$26,065.77) of special and general a		79,171.29
Salaries, fees and all other charges of officers, directors, trustees and b		
employees		128,419.71
Rents		24, 262, 20
Advertising, \$1,632.45; printing and stationery, \$17,451.09		19,083.54
Postage, telegrams, telephone and express		8,651.95
Legal expenses		162,24
Furniture and fixtures		1,161.02
Maps, including corrections		6,161.22
Underwriters' boards and tariff associations		42,072.80
Fire department, fire patrol and salvage corps assessments, fees,		
expenses		9,779.16
Inspections and surveys.		4,945.20
State taxes on premiums		37,532.84
Insurance Department licenses and fees		9,861.07
All other licenses, fees and taxes.		22,514.60
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		29.17

Gross decrease in book value of ledger assets, viz.:	-	
Bonds		80,624.35
Sundries		4,754.28
Exchange		2,164.27
Bad debts charged off		183.23
Total disbursements	-	
	_	2,597,005.28
Balance	8	3,087,853.53
LEDGER ASSETS.	_	
LEDGER ASSETS.		
Book value of bonds, excluding interest, \$2,511,067,50; stocks,		
\$2,236\$		
Cash in company's office	387.25	
Deposited in trust companies and banks not on interest	140,363.26	
Deposited in trust companies and banks on interest	106, 103.61	
Agents' balances representing business written subsequent to		
October 1, 1907	327,253.22	
Agents' balances representing business written prior to October		
1, 1907	442.69	
Total ledger assets, as per balance	\$	3,087,853.53
NON-LEOGER ASSETS.		
Interest due (\$25,873.75) and accrued (\$8,068.34) on bonds\$	33,942.09	
Total interest due and accrued		00 040 00
		33,942.09
Reinsurance due on losses paid		31,609.00
Gross assets	\$	3,153,404.62
DEOUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October 1,		
1907\$	442.69	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	63,393.75	
Total		63,836.44
Total admitted assets		3,089,568.18
Total admitted assets		3,009,000.10
LIABILITIES.		
Gross losses adjusted and unpaid, not yet due\$	15,403.00	
Gross claims for losses in process of adjustment or in suspense, in-	10,400.00	
cluding all reported and supposed losses.	164, 162, 00	
Gross claims for losses resisted	33,008.00	
_		
Total	212,573.00	
Deduct reinsurance due or accrned	44,189.00	
Net amount of unpaid losses and claims	8	168,384.00
Gross premiums (less reinsnrance) received and receivable upon		
all unexpired fire risks running one year or less from date of		
policy, including interest premiums on perpetual fire risks,		
\$1,767,023.28; unearned premiums (fifty per cent.)\$	883,511.64	
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running more than one year from date		
of policy, \$1,933,129.62; unearned premiums (pro rata)	1,017,891.17	
Excess of original premiums over amount received for reinsurance,		
\$910.24; unearned premiums (pro rata)	508.40	
Total unearned premiums as computed above		1,901,911.21
State, county and municipal taxes due or accrued		26,000.00
Reinsurance premiums.		121.55
Total amount of all liabilities, except deposit capital		2.096,416.76
Total amount of an napintles, except deposit Capital		2,050,710.70

	oital					200,000.0		
	r all liabilities					793,151.4	_	
Surplus as i	regards policyhol	ders					-8	993,151.42
Tota	l liabilities						- 8	3,089,568.18
		RISKS	A N	D PREMIUM	IS			
				2 111111101		Risks.	mi	Gross Pre-
n force on	the 31st day of D	lecember 1906						4,660,723.51
	renewed during t					85,300.00		3,533,184.67
							-	
Tota	se expired and m						\$	8, 193, 908. 18
							_	3,694,885.66
	rce at end of the						8	4,499,022.52
Deduct amo	ount reinsured				72,0	13,166.00		798,869.62
Net	amount in force.				\$ 334,5	25,555.00	8	3,700,152.90
	RECAPIT	ULATION OF	F	IRE RISKS	AND PRE	MIUMS.		
				Gross Pre-				
Year		Amount	m	iums Charged, Less Rein-				Amount of Premium
Written.	Term.	Covered,		surance.	Fraction U	Inearned.		Unearned.
n 1907	1 year or less\$	134,317,471.00	8	1,767,023.28	One-half		. \$	883,511.6
n 1906	2 years	160,018.00		5,792.46	One-fourth		_	1,448.13
	2 years	392,909.00		4,130.86	Three-four	ths	-	3,098.15
n 1905	3 years	48,258,493.00		423,976.04	One-sixth.		_	70,662.6
	3 years	54,219,142.00		496,404.06	One-half			248,202.03
	3 years	56,962,060.00		522,853.81	Five-sixths		_	435,711.5
n 1904	4 years	614,218.00		4,175.34	One-eighth		_	521.93
n 1905	4 years	475,710.00		3,847.77	Three-eigh	ths	_	1,442.9
	4 years	595,809.00		5,217.20	Five-eighth	is		3,260.73
	4 years	582,585.00		5,413.10	Seven-eigh	ths		4,736.46
	5 years	6,784,044.00		76,782.36	One-tenth			7,678.2
	5 years	6,910,684.00		83,132.62	Three-tent			24,939.79
	5 years	7,791,786.00		88,642.93	One-half			44,321.40
	5 years	7,007,656.00		98,088.98	Seven-tent			68,662.29
	.5 years	9,452,970.00	_	114,672.09	Nine-tenth	S		103,204.88
Total	1	334,525,555.00	8	3,700,152.90			8	1,901,402.81
		CENEDAL I	310		DIF			
		GENERAL I						
	ount written on a							250,000.00
osses incur	red during the ye	ear—fire					-	1,289,631.06
*****	ALTICO FAL MAN							
BUSI	NESS IN THE	STATE OF N	VO:	RTH CAROL	INA DURI	NG THI		
Nobe maiss	. D							Fire Risks.
	en							1,485,566.00
occus poid	received						-	12,932.80
								4,924.24
accos inous								
osses incui	unpaid						-	8 00

## UNITED STATES BRANCH OF THE PRUSSIAN NATIONAL INSURANCE COMPANY.

Incorporated 1845.

Commenced Business in United States 1891.

THEO. W. LETTEN, United States Manager.

United States Office, 1342 Monadnock Block, Chicago, Ill.

#### CAPITAL DEPOSIT, \$205,000.00.

Amount of ledger assets (as per balance) December 31 of previous year\$	1,563,725.40
INCOME,  ### ### ### ### #### ###############	
Deduct reinsurance, rebate, abatement and return premiums427,463.60	
\$ 943,957.18 <b>\$</b> 1,643.16	
Received for premiums (other than perpetual)         \$ 41,715.49           Gross interest on bonds and dividends on stocks.         \$ 1,486.94           Gross interest on deposits.         1,486.94	945,600.34
Total gross interest  Received from home office  Old accounts collected.	43,202.43 150,000.00 404.96
Total income\$	1,139,207.73
Sum of both amounts	2,702,933.13
DISBURSEMENTS.  Gross amount paid policyholders for losses (including \$69,085.70 occurring in previous years).  Deduct amount received for salvage, \$3,676.33; and for reinsurance	
in other companies, \$101,916.34 105,595.67	
Net amount paid policyholders for losses.  Expense of adjustment and settlement of losses.  Remitted to home office.  Commission or brokerage.  Salaries (\$21,990.46) and expenses (\$20,680.28) of special and general agents.  Salaries, fees and all other charges of officers, directors, trustees and home office.	443,098.22 11,384.21 200,500.00 205,082.25 42,670.74
employees	46,323.43
Rents	4,000.00
Advertising, \$1,190.64; printing and stationery, \$6,734.09	7,924.73
Postage, telegrams, telephone and express	9,217.40 393.45
Furniture and fixtures	184.52
Maps, including corrections	5,797.31
Underwriters' boards and tariff associations.	11,839.13
Fire department, fire patrol and salvage corps assessments, fees, taxes and	
expenses	9,190.03
Inspections and surveys	2,166.21 14,174.49
State taxes on premiums	5,156.87
All other licenses, fees and taxes	2,114.65
AN OWNER MECHANIST FOR BUILD B	2,111.00

Gross loss on sale or maturity of ledger assets, viz.:		
Bonds Sundry expenses		56.00 2,173.99
Old accounts charged off		2,505.77
Total disbursements	\$	1,025,953.40
Balance	s	1,676,979.73
	-	
LEDGER ASSETS.		
Book value of bonds, excluding interest\$	1,300,673.25	
Cash in company's office Deposited in trust companies and banks on interest	209,708.69	
Agents' balances representing business written subsequent to	200,1100,00	
	161,749.33	
Agents' balances representing business written prior to October	2 501 77	
1, 1907	5,091.77	4 070 000 00
Total ledger assets, as per balance		1,676,979.73
NON-LEDGER ASSETS.	40 404 40	
Interest due and accrued on bonds\$		
Total interest due and accrued		12,494.48
Gross assets	8	1,689,474.21
DEDUCT ASSETS NOT ADMITTED,		
Agents' balances representing business written prior to October		
1, 1907\$	3,591.77	
Book value of ledger assets over market value, viz.:	110 120 05	
Bonds		
Total	_	120,028.02
Total admitted assets	\$	1,569,446.19
LIABILITIES,		
Gross losses adjusted and unpaid, not yet due\$	50,402,55	
Gross claims for losses in process of adjustment or in suspense, in-	001100100	
cluding all reported and supposed losses.	55,662.50	
Gross claims for losses resisted	9,122.47	
	115, 187, 52	
Deduct reinsurance due or accrued.		
Net amount of unpaid losses and claims	\$	83,246.03
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of		
policy, including interest premiums on perpetual fire risks,		
***************************************	276.046.75	
\$552,093.50; unearned premiums (fifty per cent.)\$	270,040.75	
Gross premiums (less reinsurance) received and receivable upon	270,040.75	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date	606.859.65	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,081,579,52; unearned premiums (pro rata)		
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,081,579.52; unearned premiums (pro rata)		
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,081,579,52; unearmed premiums (pro rata)	606,859.65 30.35	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,081,575,52; unearned premiums (pro rata)	606,859.65 30.35	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,081,579,52; unearned premiums (pro rata).  Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired marine risks.  Excess of original premiums over amount received for reinsurance, \$440.14; unearned premiums (pro rata).  Total unearned premiums as computed above	606,859.65 30.35 177.88	883,114.63 1.607 99
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,081,579,52; unearned premiums (pro rata)	606,859.65 30.35 177.88	1,607.99
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,081,579,52; unearned premiums (pro rata)	606,859.65 30.35 177.88	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,081,579,52; unearned premiums (pro rata)	606,859.65 30.35 177.88 205,000.00	1,607.99
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1.081.575.2; unearmed premiums (pro rata)	\$ 205,000.00 396,477.54	1,607.99
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1.081.575.2; unearmed premiums (pro rata)	606,859.65 30.35 177.88 	1,607.99 967,968.65

#### RISKS AND PREMIUMS,

In force on the 31st day of December, 1906.  Written or renewed during the year.	Fire Risks\$ 134,879,995.00 - 104,158,702.00	
Total Deduct those expired and marked off as terminated		
In force at end of the year		
Net amount in force	\$ 130,769,529.00	\$ 1,633,673.02
	Marine and Inland Risks.	Gross Pre- miums Thereon.
In force on the 31st day of December, 1906		None 1,643.16
Total		
In force at end of the year Deduct amount reinsured		\$ 30.35 None
Net amount in force	.\$ 6,070.00	\$ 30.35

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written, Term,	Amount Covered,	miu L	ross Pre- ms Charged, ess Rein- surance.	Fraction Unearned,	Amount of Premium Unearned.
In 1907 1 year or less \$	40,416,560.00	8	552,093.50	One-half\$	276,046.75
In 19062 years	30,000.00		490.64	One-fourth	122.66
In 19072 years	142,525.00		1,266.91	Three-fourths	950.18
In 19053 years	18,121,532.00		211,874.88	One-sixth	35,312.48
In 19063 years	22,127,832.00		259,775.51	One-half	129,887.75
In 19073 years	27,678,895.00		328,363.25	Five-sixths	273,636.03
In 19044 years	239,925.00		1,974.13	One-eighth	246.77
In 1905 4 years	415, 153.00		3,402.58	Three-eighths	1,275.97
In 1906 4 years	293,425.00		2,587.52	Five-eighths	1,617.20
In 19074 years	446,847.00		3,939.26	Seven-eighths	3,446.85
In 19035 years	2,062,507.00		26,752.58	One-tenth	2,675.26
In 19045 years	3,156,517.00		39,587.06	Three-tenths	11,876.12
In 19055 years	4,366,644.00		54,411.52	One-half	27,205.76
In 19065 years	5,254,933.00		69,158.48	Seven-tenths	48,410.94
In 19075 years	6,016,234.00		77,995.20	Nine-tenths	70, 195.68
Total\$	130,769,529.00	8	1,633,673.02	8	882,906.40

#### GENERAL INTERROGATORIES,

Largest amount written on any one hazard	50,000.00
Losses incurred during the year—fire	449,727.38
Losses incurred during the year—ocean marine	695.00

#### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	1,209,474.00
Premiums received.	17,256.67
Losses paid	9,425.08
Losses incurred.	7,492.58
Losses now unpaid.	50.00

### UNITED STATES BRANCH OF THE ROSSIA INSURANCE COMPANY.

Incorporated 1881.

Commenced Business in United States February 6, 1904.

CARL F. STURHAHN. United States Manager.

United States Office, 84 William Street, New York City, N. Y.

#### CAPITAL DEPOSIT, \$200,000.00. Amount of ledger assets (as per balance) December 31 of previous year _____\$ 2,298,568.97

INCOME

	INCOME. Fire	
0	ross premiums\$ 4,239,587.08	
	educt reinsurance, rebate, abatement and return premiums	
-	Received for premiums (other than perpetual)	0 447 007 70
-	Received for premiums (other than perpetual)  ross interest on bonds and dividends on stocks\$ 84,742.50	3,415,937.78
	tross interest on deposits 7,654.53	
	Total gross interest	92,397.03
I	teceived from home office	419.81
	Total income\$	3,508,754.62
	Sum of both amounts\$	5,807,323.59
	DISBURSEMENTS.	
6	Fire. Fire.	
•	occurring in previous years)\$ 1,773,211.19	
1	Deduct amount received for salvage 8,136.87	
		1 707 074 00
1	Net amount paid policyholders for losses	1,765,074.32
	Expense of adjustment and settlement of losses	23,163.92
	Commission or brokerage	897,946.10
	alaries, fees and all other charges of officers, directors, trustees and home office	897,940.10
	employees	36,896.00
1	Rents	5,168.75
1	Advertising, printing and stationery	
1	Postage, telegrams, telephone and express	2,801,46
	daps, including corrections	
	Inderwriters' boards and tariff associations	
ł	ire department, fire patrol and salvage corps assessments, fees, taxes and	11,153.93
	expenses	
	nspections and surveys State taxes on premiums	
	nsurance Department licenses and fees	3,860.04
	Fross decrease in book value of ledger assets, viz.:	
`	Bonds	110,237.92
	Total disbursements	
	Balance	2,851,021.15
	LEDGER ASSETS.	
1	Book value of bonds, excluding interest\$ 2,624,031.25	
	Deposited in hanks on interest in control of trustees	
	Deposited in trust companies and banks on interest 26,766.71	
1	agents' balances representing business written subsequent to	

October 1, 1907 100,223.19

Total ledger assets, as per balance \$ 2,851,021.15

\$ 1,875,888.60

DOCUMENT NO. 10.	Session
NON-LEDGER ASSETS.	
Interest accrued on bonds.         \$ 31,415.00           Interest accrued on other assets.         126.81	
Total interest accrued	31,541.81
Gross assets	
	2,002,002.00
DEDUCT ASSETS NOT ADMITTED.	
Book value of ledger assets over market value, viz,:  Bonds	146,327.50
Total admitted assets	
-	2,130,200.40
LIABILITIES.	
Gross claims for losses in process of adjustment or in suspense, in- cluding all reported and supposed losses. \$ 536,360.00	
	F00 000 00
Net amount of unpaid losses and claims	536,360.00
all unexpired fire risks running one year or less from date of	
policy, including interest premiums on perpetual fire risks,	
\$2,647,412.86; unearned preminms (fifty per cent.)\$1,323,706.43 Gross premiums (less reinsurance) received and receivable upon	
all unexpired fire risks running more than one year from date	
of policy, \$899,766.04; unearned premiums (pro rata) 552,182.17	
Total unearned premiums as computed above	1,875,888.60
Total amount of all liabilities, except deposit capital	2,412,248.60
Deposit capital \$200,000.00	
Surplus over all liabilities 123,986.86	
Surplus as regards policyholders	323,986.86
Total liabilities	2,736,235.46
RISKS AND PREMIUMS.	
Fire Risks, mi	Gross Pre- ums Thereon.
In force on the 31st day of December, 1906. \$ 225,250,834.00 \$	3,180,782.15
Written or renewed during the year 341, 152, 144.00	4,239,587.08
Total \$ 566,402,978.00 \$	7,420,369.23
Deduct those expired and marked off as terminated 301,491,331.00	3,873,190.33
In force at end of the year \$264,911,647.00 \$	3,547,178.90
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Gross Pre- miums Charged,	Amount of
Year Amount Less Rein- Written. Term, Covered, surance, Fraction Unearned,	Premium Unearned,
In 19071 year or less_\$ 196,708,939.00 \$ 2,647,412.86 One-half\$	1,323,706.43
In 19062 years 3,041,326.00 42,930.58 One-fourth	10,732.64
In 19072 years	29,419.28 17,683.05
In 19063 years 14,366,876.00 202,799.10 One-half	101,399.55
In 19073 years 17,944,024.00 241,500.16 Five-sixths	201,250.14
In 1904 4 years 119,437.00 1,285.30 One-eighth 1904 1,285.30 One-eighth	160.66 2,112.00
In 19054 years 501,743.00	7,572.86
In 19074 years 1,042,477.00 14,030.22 Seven-eighths	12,276.44
In 1904 5 years 1,100,362.00 11,841.28 Three-tenths	3,552.38
In 19055 years	21,483.44 59,031.61
In 19065 years 5,974,244.00 84,330.88 Seven-tenths 7,059,392.00 95,009.03 Nine-tenths 95,009.03 Nine-tenths	85,508.12

Total _____\$ 264,911,647.00 \$ 3,547,178.90

8.029.75

25,255.56

543 450 92

322 00

#### GENERAL INTERROGATORIES.

Largest amount written on any one hazard	1,840,612.32
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	YEAR.
REINSURANCE ONLY.	Fire Risks.
Risks\$	2,292,878.00
Premiums received	28,540.28
Losses paid	15,640.75

Losses incurred_____

Losses now unpaid

## UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY (LIMITED).

Incorporated May 31, 1845,

Commenced Business in United States 1851.

E. F. BEDDALL, United States Manager and Attorney.

United States Office, 84 William Street, New York City, N. Y.

### CAPITAL DEPOSIT, \$235,000.00. Amount of ledger assets (as per balance) December 31 of previous year . . . . . \$ 12,761,611.46

INCOME.	
Gross premiums \$10,251	ire.
Deduct reinsurance, rebate, abatement and return premiums 3,892	2,120.78
Received for premiums (other than perpetual)	6,359,729.81
Deposit premiums written on perpetual risks (gross)	1.92
Gross interest on mortgage loans\$ 36	6,014.71
Gross interest on bonds and dividends on stocks 199	, 180. 65
Gross interest on deposits	4,406.89
Gross interest from all other sources	2,134.82
Gross rents from company's property, including \$32,829,44 for com-	
pany's occupancy of its own buildings 25	1,390.00
Total gross interest and rents	523,127.07
Gross profit on sale or maturity of ledger assets, viz.:	

	_	
Total income	.8	7,451,565.28
Sum of both amounts	8	

Bonds ....

DISBURSEMENTS.	Fire.	
Gross amount paid policyholders for losses (including \$661,510.01		
occurring in previous years)\$	4,594,938.79	
Deduct amount received for salvage, \$33,444.87; and for reinsurance		
in other companies, \$797,744.96	831,189.83	
Net amount paid policyholders for losses.		3,763,748.96

Received from home office

Expense of adjustment and settlement of losses		130,476.08
Deposit premiums returned		17,054.53
Remitted to home office		1,119,065.09
Commission or brokerage		945,341.73
Allowances to local agencies for miscellaneous agency expenses		48,323.77
Salaries (\$129,710.30) and expenses (\$90,122.67) of special and general	agents	219,832.97
Salaries, fees and all other charges of officers, directors, trustees and		
employees		540,635.36
Rents, including \$32,829.44 for company's occupancy of its own buildi		61,711.70
Advertising, \$29,031.85; printing and stationery, \$83,766.92		112,798.77
Postage, telegrams, telephone and express		61,997.36
Legal expenses.		9,395.13
Furniture and fixtures		68,520.34
Maps, including corrections		6,939.07
Underwriters' boards and tariff associations		66,371.81
Fire department, fire patrol and salvage corps assessments, fees,	taxes and	
expenses		37,297.14
Inspections and surveys.		41,053.18
Repairs and expenses (other than taxes) on real estate		133,298.96
Taxes on real estate		32,673.13
State taxes on premiums		129.205.70
Insurance Department licenses and fees.		25,392.05
All other licenses, fees and taxes		18,840.79
Gross decrease in book value of ledger assets, viz.:		
Real estate\$	385,812.35	
Bonds	55,669.24	
-		441,481.59
Traveling expenses		7,621.26
Miscellaneous expenses		53,176.93
Total disbursements		8,092,253.40
Balance	8	12.120.923.34
	=	
LEDGER ASSETS.		
Book value of real estate		
Mortgage loans on real estate	697,700.00	
Book value of bonds, excluding interest, \$5,910,500; stocks,		
\$219,585,43	6,130,085.43	
Cash in company's office	11,769.79	
Deposited in trust companies and banks not on interest	23,396.53	
Deposited in trust companies and banks on interest	635,168.18	
Agents' balances representing business written subsequent to		
October 1, 1907	1,106,463.82	
Agents' balances representing business written prior to October		
1, 1907	37,980.41	
Total ledger assets, as per balance	8	12,120,923.34
NON-LEDGER ASSETS,		
Interest due and accrued on mortgages	13,408.91	
Interest due and accrued on bonds	68,336.64	
Rents due and accrued on company's property or lease	18,191.20	
Total interest and rents due and accrued		99,936.75
Due from other companies for reinsurance on losses already paid		38,798.93
	_	
Gross assets		12 259 659 02

#### DEDUCT ASSETS NOT ADMITTED.

DEDUCT ASSETS NOT ADMITTED.		
ugents' balances representing business written prior to October 1, 1907	37,980.41	
look value of ledger assets over market value, viz.:	-05 407 6-	
Bonds and stocks		
Total	\$	365,576.34
Total admitted assets		11,894,082.68
LIABILITIES,	-	
ross losses adjusted and unpaid (due, \$40,159.20; not yet due,		
\$74,024,44)\$	114,183.64	
ross claims for losses in process of adjustment or in suspense, in-		
cluding all reported and supposed losses	571,970.91	
ross claims for losses resisted	84,396.84	
Total\$		
Deduct reinsurance due or accrued	111,248.16	
Net amount of unpaid losses and claims.	s	659,303.23
ross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running one year or less from date of		
policy, including interest premiums on perpetual fire risks,	0.000.015.00	
\$4,586,031.97; unearned premiums (fifty per cent.)\$	2,293,015.98	
ross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date		
of policy, \$9,131,375.86; unearned premiums (pro rata)	4.810.745.05	
excess of original premiums over amount received for reinsurance,		
\$769,427.07; unearned premiums (pro rata)	200,052.26	
Total unearned premiums as computed above.		7,303,813.29
mount reclaimable by the insured on perpetual fire insurance po	licies, being	
eighty-five and ninety-five per cent. of the premium or deposit re	ceived	104,362.98
et premium reserve and all other liabilities, except capital, un	der the life	
insurance or any other special department		94,375.00
alaries, rents, expenses, bills, accounts, fees, etc., due or accrued		71,079.23 115,006.22
tate, county and municipal taxes due or accrued commissions, brokerage and other charges due or to become due to	agents and	110,000.22
brokers	agents and	16,957.81
Return premiums, \$47,447.01; reinsurance premiums, \$68,158.88		115,605.89
Total amount of all liabilities, except deposit capital.		8,480,503.65
Peposit capital September 2 Pe		0,100,000.00
Surplus over all liabilities		
Surplus as regards policyholders		3,413,579,03
Total liabilities		11,034,002.00
RISKS AND PREMIUMS.		
	niche m	Gross Pre- iums Thereon.
n force on the 31st day of December, 1906\$ 1,678		
Vritten or renewed during the year 863	,590,999.98	10,251,850,59
		26,232,255.34
Total \$2,542 Deduct those expired and marked off as terminated 984	,536,631.49 8	9,903,016.89
In force at end of the year\$ 1,550	8,255,574.90 8 6,452,678.17	2,611,830.62
Net amount in force	1,802,896.73	13,717,407.83
Net amount in force	1,802,896.73	13,717,407,

# SCHEDULE OF PERPETUAL FIRE RISKS.

	Amount.		Total Deposits.		Interest remiums.
Perpetual risks in force December 31, 1906\$  Written during the year 1907	6,156,812.00 29.00	8	136,412.68 1.92	\$	5,456.52 .07
Total \$ 6  Deduct those marked off as cancelled 1907	6,156,841.00 673,537.00	S	136,414.60 17,054.53	8	5,456.59 682.18
In force December 31, 1907	5,483,304.00	8	119,360.07	\$	4,774.41

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS

RECAPITULATION OF FIRE RISKS AND PREMIUMS.					
Year Written. Term.	Amount Covered.	mi	Gross Pre- ums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907 1 year or less\$	351, 165, 812.34	S	4,586,031.97	One-half\$	2,293,015.98
In 19062 years	3,356,087.09		27,808.46	One-fourth	6,952.11
In 19072 years	4,160,462.62		33,978.22	Three-fourths	25,483.66
In 19053 years	203,166,763.49		1,578,829.92	One-sixth	263,138.32
In 19063 years	223,821,339.90		2,113,455.42	One-half	1,056,727.71
In 19073 years	193,322,847.49		1,809,943.84	Five-sixths	1,508,286.53
In 19044 years	2,890,699.55		21,354.75	One-eighth	2,669.34
In 19054 years	2,779,915.00		24,047.96	Three-eighths	9,017.98
In 19064 years	3,503,966.00		30,582.21	Five-eighths	19,113.87
In 19074 years	3,249,090.42		30,157.24	Seven-eighths	26,387.58
In 19035 years	50,669,453.86		462,833.04	One-tenth	46,283.30
In 19045 years	59,481,785.25		596,558.11	Three-tenths	178,967.43
In 19055 years	68,176,601.00		762,332.51	One-half	381,166.26
In 19065 years	75,088,268.46		876,928.86	Seven-tenths	613,850.20
In 19075 years	63,602,297.26		720,040.25	Nine-tenths	648,036.22
Over 5 years	3,367,507.00		42,525.07	Pro rata	24,664.54
Total\$	1,311,802,896.73	8	13,717,407.83	8	7,103,761.03
Perpetual risks	5,483,304.00		119,360.07		104,362.98
Grand total \$	1,317,286,200.73	\$	13,836,767.90	8	7,208+124.01

### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	200,000.00
Losses incurred during the year—fire	3,723,561.53

### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

	Fire Risks.
Risks written	_\$ 5,001,505.93
Premiums received	41,909.25
Losses paid.	27,187.56
Losses incurred.	20,297.56
Losses now unpaid.	4,115.00

# UNITED STATES BRANCH OF THE ROYAL EXCHANGE ASSURANCE COMPANY.

Incorporated 1720.

Commenced Business in United States 1891.

UBERTO C. CROSBY, United States Manager,

United States Office, 92 William Street, New York City, N. Y.

# CAPITAL DEPOSIT, \$200,000.00. Amount of ledger assets (as per balance) December 31 of previous year........\$ 2,202,217.04

INCOME.	
Fire,	
Gross premiums\$ 2,151,768.07	
Deduct reinsurance, rebate, abatement and return premiums 709,813.65	
Received for premiums (other than perpetual)	1,441,954,42
Gross interest on bonds and dividends on stocks	
Gross interest on deposits 409.02	
Total gross interest	71 000 T
Gross profit on sale or maturity of ledger assets, viz.:	71,923.77
Bonds	187.50
Received from home office	
_	3,829.08
Total income	1,517,894.77
Sum of both amounts\$	3,720,111.81
DISBURSEMENTS.	
Fire.	
Gross amount paid policyholders for losses (including \$174,655.30	
occurring in previous years)\$ 846,758.49	
Deduct amount received for salvage, \$5,007.11; and for reinsurance	
in other companies, \$348,618.32	
Net amount paid policyholders for losses	493,133.06
Expense of adjustment and settlement of losses.	6.844.55
Remitted to home office	327,601.57
Commission or brokerage	364,251.53
Allowances to local agencies for miscellaneous agency expenses	2,795.04
Salaries (\$37,002,23) and expenses (\$27,526.44) of special and general agents	64,528.67
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	63,444,35
Rents	7,100,00
Advertising, \$2,842.53; printing and stationery, \$6,644.62	9.487.15
Postage, telegrams, telephone and express	7,436.68
Legal expenses	1,542.87
Furniture and fixtures	6,115.61
Maps, including corrections:	11,489.69
Underwriters' boards and tariff associations	16,925.50
Fire department, fire patrol and salvage corps assessments, fees, taxes and	
expenses	16,519.09
Inspections and surveys.	6,394.79
State taxes on premiums	16,988.89
Insurance Department licenses and fees.	8,238.31
All other licenses, fees and taxes	5,654.79
Miscellaneous office expenses	7,333.62
Total disbursements\$	1,443,825.40
_	2.276.286.41
Balance	2.270.280.41

# LEDGER ASSETS.

Book value of bonds, excluding interest\$ 1		
Cash in company's office	75.00	
Deposited in trust companies and banks not on interest.	49,740.74	
Deposited in trust companies and banks on interest	146,176.81	
October 1, 1907	204,598.56	
Agents' balances representing business written prior to October	207,050.00	
1, 1907	18,602.50	
		0.070.000.11
Total ledger assets, as per balance		2,276,286.41
NON-LEDGER ASSETS.		
Interest accrued on bonds\$	22,698.19	
Total interest accrued		22,698.19
Reinsurance due on paid losses		90,083.27
Gross assets		
Gross assets		2,389,067.87
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October		
1, 1907\$	19 602 50	
Book value of ledger assets over market value, viz.:	10,002.00	
Bonds	169.712.35	
Total		100 214 02
		188, 314.85
Total admitted assets		2,200,753.02
. LIABILITIES.		
Gross losses adjusted and unpaid, not yet due\$	1,000.00	
Gross claims for losses in process of adjustment or in suspense, in-	1,000.00	
cluding all reported and supposed losses.	126,882.00	
Gross claims for losses resisted.	24,450.00	
_	159 222 00	
Total		
Total	38,801.00	
Total	38,801.00	113,531.00
Total	38,801.00 \$ 498,128.30	113,531.00
Total	38,801.00 \$ 498,128.30 660,551.09	
Total	38,801.00 \$ 498,128.30 660,551.09	1,158,679.39
Total	38,801.00 \$ 498,128.30 660,551.09	1,158,679.39 1,899.64
Total	38,801.00 \$ 498,128.30 660,551.09	1,158,679.39 1,899.64
Total	38,801.00 \$ 498,128.30 660,551.09	1,158,679.39 1,899.64
Total	38,801.00 \$ 498,128.30 660,551.09	1,158,679.39 1,899.64 1,274,110.03
Total	38,801.00 \$ 498,128.30 660,551.09	1,158,679.39 1,899.64
Total	38,801.00 \$ 498,128.30 660,551.09 \$ 200,000.60 726,642.99	1,158,679.39 1,899.64 1,274,110.03

### RISKS AND PREMIUMS.

	Fire Risks.		Gross Pre- ums Thereon.
In ferce on the 31st day of December, 1906.	218,657,956.00	8	2,415,378.58
Written or renewed during the year	191,655,843.00		2,151,768.07
Total	410,313,799.00	8	4,567,146.65
Deduct those expired and marked off as terminated	172,246,147.00		1,909,748.29
In force at end of the year	238,067,652.00	8	2,657,398.36
Deduct amount reinsured	39,299,648.00		437,295.87
Net amount in force	198,768,004.00	8	2,220,102.49
RECAPITULATION OF FIRE RISKS AND	PREMIUMS.		
Gross Pre- miums Charaed			Amount of

Year Written. Term.	Amount Covered,	Gross Pre- miums Charged, Less Rein- surance.	Fraction Unearned,	Amount of Premium Unearned.
In 1907 1 year or less \$	80,720,030.00	\$ 996,256.60	One-half\$	498, 128.30
In 19062 years	622,658.00	5,912.98	One-fourth	1,478.25
In 19072 years	1,191,157.00	12,811.63	Three-fourths	9,608.74
In 19053 years	20,757,185.00	210,037.34	One-sixth	35,006.21
In 19063 years	29,400,698.00	275,278.45	One-half	137,639.22
In 19073 years	32,709,825.00	327,774.69	Five-sixths	273,145.57
In 19044 years	813,960.00	8,091.00	One-eighth	1,011.37
In 19054 years	367,539.00	3,150.00	Three-eighths	1,181.25
In 1906 4 years	573,680.00	6,749.00	Five-eighths	4,218.12
In 19074 years	755,419.00	6,802.41	Seven-eighths	5,952.10
In 19035 years	6,448,732.00	72,327.00	One-tenth	7,232.70
In 19045 years	6,519,782.00	71,298.00	Three-tenths	21,389.42
In 19055 years	5,042,287.00	62,454.06	One-half	31,227.03
In 19065 years	5,572,892.00	67,088.87	Seven-tenths	46,962.18
In 19075 years	7,194,901.00	92,571.46	Nine-tenths	83,314.30
Over 5 years	77,259.00	1,499.00	Pro rata	1,184.63
Total\$	198,768,004.00	\$ 2,220,102.49	8	1,158,679.39

### GENERAL INTERROGATORIES.

Largest amount written on any one hazard\$	150,000.00
Losses incurred during the year	605,901.93

# BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

and the state of t	ire Risks.
Risks written	1,229,089.00
Premiums received	19,390.08
Losses paid	5,339.05
Losses incurred.	7,078.31
Losses now unpaid	1,507.79

# UNITED STATES BRANCH OF THE RUSSIAN REINSURANCE COMPANY.

Incorporated June 9, 1895.

Commenced Business in United States March 6, 1907.

PAUL E. RASOR, United States Manager.

United States Office, 52 William Street, New York City, N. Y.

### CAPITAL DEPOSIT. \$200,000.00.

INCOME.	70	
Gross premiums:\$	Fire, 611,834.24	
Deduct reinsurance, rebate, abatement and return premiums	83,090.52	*
Received for premiums (other than perpetual)	\$	528,743.72
Gross interest on bonds and dividends on stocks\$ Gross interest on deposits	17,638.89 2,941.73	
Total gross interest		20,580.62 532,070.43
Total income	\$	1,081,394.77
DISBURSEMENTS.		
	Fire.	
Gross amount paid policyholders for losses\$  Deduct amount received for salvage		
Net amount paid policyholders for losses		64,377.13
Commission or brokerage		149,456.60
Postage, telegrams, telephone and express		46.55
State taxes on premiums		43.79 2,216.15
Total disbursements	\$	216,140.22
Balance	\$	865,254.55
LEDGER ASSETS.		
Book value of bonds, excluding interest		
Total ledger assets, as per balance	\$	865,254.55
NON-LEDGER ASSETS.		
Interest accrued on bonds	7,966.65	
Total interest accrued		7,966.65
Gross assets	\$	873,221.20
DEDUCT ASSETS NOT ADMITTED.		
Book value of ledger assets over market value, viz.:		-
Book value of ledger assets over market value, viz.:  Bonds		29,521.12
Total admitted assets		843,700.08

# LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses. \$ 32,000.00	0
Net amount of unpaid losses and claims	-
Gross premiums (less reinsurance) received and receivable upon	-8 82,000.00
all unexpired fire risks running one year or less from date of	
policy, including interest premiums on perpetual fire risks,	
\$393,726.12; unearned premiums (fifty per cent.)\$ 196,863.06	3
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date	
of policy, \$99,162.75; unearned premiums (pro rata) 83,170.38	
Total unearned premiums as computed above	
State, county and municipal taxes due or accrued.	
Total amount of all liabilities, except capital deposit	
Capital deposit\$ 200,000.00	
Surplus over all liabilities 318,448.00	
Surplus as regards policyholders.	-
Total liabilities	
Total habilities	\$ 843,700.08
RISKS AND PREMIUMS.	
Fire Risks. 7	Gross Pre- niums Thereon,
Written or renewed during the year\$ 57,974,053.00	
Total \$ 57,974,053.00	
Deduct those expired and marked off as terminated 12,700,656.00	118.945.37
	\$ 492,888.87
In force at end of the year	
	1000000
RECAPITULATION OF FIRE RISKS AND PREMIUMS	
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	1/2(0,000)
Gross Pre- miums Charged.	Amount of
Gross Pre- miums Charged, Year Amount Less Rein-	Amount of Premium
Gross Pre- miums Charged, Year Amount Less Rein-	Amount of Premium Unearned.
Year   Written   Term.   Amount   Covered.   Less Rein-surance.   In 1907   1 year or less   \$ 35,710,936.0   \$ 393,726.12   One-half   In 1907   2 years   1,081,173.00   6,939.24   Three-fourths	Amount of Premium Unearned. \$ 196,863.06
Year   Written,   Term.   Amount   Gross Pre-wittens Charged, Less Ren-surance Surance   Fraction Unearned.   In 1907   2 years   1,081,173 (0)   6,939.44   Three-fourths   In 1907   3 years   7,196,722 (0)   7,467.124   Five-sixths	Amount of Premium Unearned. \$ 196,863.06 5,204.43 62,226.03
Year Written.         Term.         Amount Covered.         Gross Pre- mums Charged, Less Rein- surance.         Fraction Unearned.           In 1907.         1 year or less.         \$5,710,935.00         \$393,726.12         One-half           In 1907.         2 years.         1,081,173.00         6,382.94         Three-fourths           In 1907.         3 years.         7,196,722.00         74,671.24         Five-sixths           In 1907.         4 years.         125,440.00         2,285.03         Seven-eighths	Amount of Premium Unearned. \$ 196,563.06 5,204.43 62,226.03 1,999.40
Year Written.         Term.         Amount Covered.         Gross Pre- imarus Charged, Less Rein- surance.         Fraction Unearned.           In 1907.         1 year or less.         \$5,719,936 00.         \$ 393,726.12         One-half           In 1907.         2 years.         1,081,173.00         6,939.24         Three-fourths           In 1907.         3 years.         7,196,722.00         74,671.24         Five-sixths           In 1907.         4 years.         125,460.00         2,285.03         Seven-eighths           In 1907.         5 years.         1,109,126.00         15,267.24         Nine-tenths	Amount of Premium Unearned. \$ 196,863.06 5,204.43 62,226.03 1,999.40
Year Written.         Term.         Amount Covered.         Gross Pre- imarus Charged, Less Rein- surance.         Fraction Unearned.           In 1907.         1 year or less.         \$5,719,936 00.         \$ 393,726.12         One-half           In 1907.         2 years.         1,081,173.00         6,939.24         Three-fourths           In 1907.         3 years.         7,196,722.00         74,671.24         Five-sixths           In 1907.         4 years.         125,460.00         2,285.03         Seven-eighths           In 1907.         5 years.         1,109,126.00         15,267.24         Nine-tenths	Amount of Premium Unearned. \$ 196,563.06 5,204.43 62,226.03 1,999.40
Year Written.         Term.         Amount Covered. 33,710,935.00         Gross Pre- mums Charged, Less Ren- surance. \$39,710,935.00         Fraction Unearned.           In 1907.         2 years.         1,081,173.00         6,939,26.12         One-half           In 1907.         3 years.         7,196,722.00         7,46,71.24         Five-sixths           In 1907.         4 years.         175,440.00         2,285.03         Seven-eighths           In 1907.         5 years.         1,109,126.00         15,267.24         Nine-tenths           Total         \$ 45,273,397.00         \$ 492,888.87	Amount of Premium Unearned. \$ 196,863.06 5,204.43 62,226.03 1,999.40 13,740.52
Year Written.         Term.         Amount Covered.         Gross Pre- imarus Charged, Less Rein- surance.         Fraction Unearned.           In 1907.         1 year or less.         \$5,719,936 00.         \$ 393,726.12         One-half           In 1907.         2 years.         1,081,173.00         6,939.24         Three-fourths           In 1907.         3 years.         7,196,722.00         74,671.24         Five-sixths           In 1907.         4 years.         125,460.00         2,285.03         Seven-eighths           In 1907.         5 years.         1,109,126.00         15,267.24         Nine-tenths	Amount of Premium Unearned. \$ 196,863.06 5,204.43 62,226.03 1,999.40 13,740.52
Year   Written.   Term.   Amount   Covered.   Class Rensums Charged, Less Reinsurace.   Fraction Unearned.   In 1907   1 year or less.   \$35,710,936.00   \$393,726.12   One-half   1n 1907   2 years   1,081,173.00   6,393.24   Three-fourths   1n 1907   3 years   7,196,722.00   74,671.24   Five-sixths   1n 1907   4 years   175,440.00   2,285.03   Seven-eightlis   In 1907   5 years   1,109,126.00   15,267.24   Nine-tenths   Total   \$45,273,397.00   \$492,888.87   GENERAL INTERROGATORIES.   Largest amount written on any one hazard	Amount of Fremium Uncarned, \$ 196,863.06 5,204.43 62,226.03 1,999.40 13,740.52 \$ 280,033.44
Year   Year   Amount   Covered.   Surface   Fraction Unearned.   In 1907   1 year or less   \$3,710,935   00   \$8,326,12   0   0   0   0   0   1   1   1   1   1	Amount of Fremium Uncarned, \$ 196,863.06 5,204.43 62,226.03 1,999.40 13,740.52 \$ 280,033.44
Year   Year   Amount   Covered.   Class Pre-wirms Charged, Less Rein-surance.   Fraction Unearned.   In 1907   1 year or less   \$35,710,935.00   \$393,726.12   One-half   One-half   In 1907   2 years   1,081,173.00   6,939.24   Three-fourths   In 1907   3 years   7,196,722 00   74,671.24   Five-sixths   In 1907   4 years   175,440.00   2,285.03   Seven-eighths   In 1907   5 years   1,109,126.00   15,267.24   Nine-tenths   Total   \$45,273,397.00   \$492,888.87   GENERAL INTERROGATORIES.    Largest amount written on any one hazard   Losses incurred during the year—fire.	Amount of Premium Uncarned, \$ 196,863.06 5,204.43 62,226.03 1,999.40 13,740.52 \$ 280,033.44
Year   Year   Amount   Covered.   Class Pre-   Written.   Term.   Amount   Covered.   Class Ren-   Surance.   Say,710,935.00   \$39,726.12   One-half   One-half     In 1907	Amount of Premium Uncarned, \$ 196,863.06 5,204.43 62,226.03 1,999.40 13,740.52 \$ 280,033.44
Year   Year   Amount   Covered.   Class Pre-wirms Charged, Less Rein-surance.   Fraction Unearned.   In 1907   1 year or less   \$35,710,935.00   \$393,726.12   One-half   One-half   In 1907   2 years   1,081,173.00   6,939.24   Three-fourths   In 1907   3 years   7,196,722 00   74,671.24   Five-sixths   In 1907   4 years   175,440.00   2,285.03   Seven-eighths   In 1907   5 years   1,109,126.00   15,267.24   Nine-tenths   Total   \$45,273,397.00   \$492,888.87   GENERAL INTERROGATORIES.    Largest amount written on any one hazard   Losses incurred during the year—fire.	Amount of Premium Uncarned, \$ 196,863.06 5,204.43 62,226.03 1,999.40 13,740.52 \$ 280,033.44
Year   Written   Term.   Amount   Coreset   Less Reensurace.   Fraction Unearned.	Amount of Premium Uncarnet. \$ 196,853.06   5,204.43   62,226.03   13,740.52   \$ 280,033.44   \$ 20,000.00   96,377.13   YEAR.   Fire Risks.   \$ 136,973.00
Year   Year   Amount   Cross Pre-   Minums Charged, Less Rein-   Surance.   Fraction Unearned.   Less Rein-   Surance.   Significant Proceed.   Significant Proceed.   Significant Proceed.   Significant Proceed.   Significant Proceedings   Significant	Amount of Premium Uncarnet. \$ 196,853.06   5,204.43   62,226.03   13,740.52   \$ 280,033.44   \$ 20,000.00   96,377.13   YEAR.   Fire Risks.   \$ 136,973.00
Year   Amount   Amount   Copered, Less Pre-   Written,   Term.   Amount   Copered, Less Ren-   Surance	Amount of Premium Uncarnet. \$ 196,853.06   5,204.43   62,226.03   13,740.52   \$ 280,033.44   \$ 20,000.00   96,377.13   YEAR.   Fire Risks.   \$ 136,973.00
Year   Amount   Amount   Copered, Less Pre-   Written,   Term.   Amount   Copered, Less Ren-   Surance	Amount of Premium Uncarnet. \$ 196,853.06   5,204.43   62,226.03   13,740.52   \$ 280,033.44   \$ 20,000.00   96,377.13   YEAR.   Fire Risks.   \$ 136,973.00

# UNITED STATES BRANCH OF THE SALAMANDRA INSURANCE COMPANY

Incorporated January, 1846. Commenced Business in United States December 30, 1899.

ALBERT WILCOX & Co., United States Managers.

United States Office, 58 William Street, New York City, N. Y.

# CAPITAL DEPOSIT, \$200,000.00. Amount of ledger assets (as per balance) December 31 of previous year.....\$ 1,313,591.42

INCOME.		
Fire.		
Gross premiums\$ 2,758,202.	. 69	
Deduct reinsurance, rebate, abatement and return premiums 533,964.	.29	
Received for premiums (other than perpetual)	2	,224,238.40
Gross interest on bonds and dividends on stocks 33,250.	90	
Gross interest on deposits 9,530.	.08	
Total gross interest		42,780.98
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		80.00
Gross increase in book value of ledger assets, viz.:		
Bonds		10,795.13
Received from home office		100,000.00
Total income	\$ 2.	,377,894.51
Sum of both amounts	\$ 3.	,691,485.93
DISBURSEMENTS.		
Fire,		
Gross amount paid policyholders for losses (including \$52,063.93		
occurring in previous years) 821,090.		
Deduct amount received for salvage3,857.	06	
Net amount paid policyholders for losses.		817,233.54
Remitted to home office.		200,000.00
Commission or brokerage		616,552.88
Salaries, fees and all other charges of officers, directors, trustees and home officers		
employees		896.13
Advertising		116.48
Postage, telegrams, telephone and express.		35.86
Underwriters' boards and tariff associations		848.53
Fire department, fire patrol and salvage corps assessments, fees, taxes an		000.0*
expenses		383.25 2,340.71
State taxes on premiums		
Insurance Department licenses and fees  Gross decrease in book value of ledger assets, viz.:	-	1,541.66
Bonds		62,674.99
Total disbursements		702,624.03
Balance	. \$ 1,	988,861.90
LEDGER ASSETS.		
Book value of bonds, excluding interest \$1,392,090.	00	
	0.0	

171.071.00

176, 127, 22

249,573.68 \$ 1,988,861.90

Deposited in trust companies and banks on interest.....

Agents' balances representing business written subsequent to

Total ledger assets, as per balance.....

1					
Interest accrued on bonds_		LEDGER ASSETS.		,565.83	
Interest accrued on other as				,482.78	
Total interest accrue				8	21,048.61
Total admitted asset				\$	2,009,910.51
Total Buillitted water				=	7,000,010.01
		ABILITIES.			
Gross losses adjusted and ur				,710.06	
Gross claims for losses in p cluding all reported an				,266.92	
Net amount of unpai					286,976.98
Gross premiums (less rein					200,370.95
all unexpired fire risks					
policy, including inter					
\$1,650,501.07; unearne				,250.54	
Gross premiums (less rein all unexpired fire risks					
of policy, \$947,708.47;				,460.87	
Total unearned prem					1,399,711.41
Salaries, rents, expenses, bil					262.06
Commissions, brokerage an					
brokers					8,085.17
Total amount of all l	iabilities, excep	t capital deposit		8	1,695,035.62
Capital deposit					
Surplus over all liabilities			114	,874.89	
Surplus as regards policyho	lders				314,874.82
Total liabilities				\$	2,669,910.51
	Dieve	AND PREMIUM	10		
	MISKS /	AND TREMIUS			Gross Pre-
In force on the 31st day of 1	December 1906		Fire Ris		ums Thereon, 1,614,482.70
Written or renewed during					2,758,202.69
Total			\$ 317 889 5	01.00 \$	4,372,685.39
Deduct those expired and n					1,774,475.85
In force at end of the				C6 G0 \$	2,598,209.54
an force are end or inc	3.00				2,010,200,01
RECAPIT	ULATION OF	FIRE RISKS	AND PREMIU	MS.	
	,	Gross Pre- niums Charged,			Amount of
Year Written, Term,	Amount	Less Rein-	Fraction Une		Premium Unearned.
In 19071 year or less	Covered.	surance. \$ 1,650,501.07	One-half		825,250.54
In 19062 years	546,121.00	5,679.63	One-fourth		1,419.91
n 19072 years	1,859,146.00	18,647.56	Three-fourths		13,985.67
n 19053 years	13,393,696.00	138,976.01	One-sixth		23,162.67
In 19063 years	14,691,760.00	163,049.64	One-half		81,524.82
in 19044 years	26,667,837.00 140,087.00	334,552.30 1,636.77	Five-sixths One-eighth		278,793.55 204.59
In 1905 4 years	158,602.00	1,549.09	Three-eighths		580.90
in 19064 years	158,231.00	1,621.86	Five-eighths _		1,013.65
In 19074 years	283,481.00	3,961.99	Seven-eighths		3,466.74
n 19035 years n 19045 years	1,507,361.00	21,869.41	One-tenth		2,186.94
In 19045 years In 19055 years	2,446,704.00 4,894,766.00	37,834.37 63,658.16	Three-tenths_ One-half		11,350.31 31,829.08
In 19065 years	4,601,050.00	71,381.27	Seven-tenths		49,966.89
In 19075 years	5,641,833.00	82,258.61	Nine-tenths		74,032.74
Over 5 years	30,750.00	1,031.80	Pro rata		942.41
Total	\$ 244,720,506.00	\$ 2,598,209.54		8	1,399,711.41
				-	

987,998.40 45,475.09 20.597.83 448,884.00 4,614.56

43,297.78

### GENERAL INTERROGATORIES.

Largest amount written on any one hazard	30,000.00
Losses incurred during the year—fire	908,304.23

### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

REINSURANCE ONLY,	Fire Risks.
Risks\$	1,190,644.00
Premiums received	11,511.13
Losses paid	4,060.74
Losses incurred	3,075.78
Losses now unpaid.	263.95

# UNITED STATES BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Incorporated 1824.

Commenced Business in United States 1880.

JAMES H. BREWSTER, United States Manager.

United States Office, 36 Pearl Street, Hartford, Conn.

CAPITAL DEPOSIT, \$200,000.00.		
Amount of ledger assets (as per balance) December 31 of previous year	r8	4,253,761.65
INCOME.  Gross premiums		
Received for premiums (other than perpetual) Gross interest on mortgage loans. Gross interest on collateral loans. Gross interest on bonds and dividends on stocks. Gross interest on deposits. Gross interest from all other sources. Gross rents from company's property.	\$ 21,188.51 135.00 130,561.42 3,374.60 130,60	2,063,887.37
Total gross interest and rents		165,326.58
Total income	\$	2,229,213.95
Sum of both amounts	\$	6,482,975.60
DISBURSEMENTS.	Vina	

DISBURSEMENTS.
Gross amount paid policyholders for losses (including \$248,765.61
occurring in previous years)\$ 1,420,131.12
Deduct amount received for salvage, \$6,452.90; and for reinsurance
in other companies, \$425,679.82 432,132.72
Net amount paid policyholders for losses
Expense of adjustment and settlement of losses
Remitted to home office
Commission or brokerage

Allowances to local agencies for miscellaneous agency expenses.....

Salaries (\$28,800,96) and expenses (\$14,496,82) of special and general agents ____

alaries, fees and all other charges of officers, directors, trustees and I		
		00 000 77
employees		80,600.75
ents		6,941.93
dvertising, \$1,583.97; printing and stationery, \$13,799.98		15,383.95
ostage, telegrams, telephone and express		18, 195.33
egal expenses		. 1,872.30
ırniture and fixtures		2,209.33
aps, including corrections		6,205.83
nderwriters' boards and tariff associations		29,674.23
re department, fire patrol and salvage corps assessments, fees,		
expenses		10,784.12
spections and surveys.		2,831.08
epairs and expenses (other than taxes) on real estate		5,826.43
ixes on real estate		1,841.18
ate taxes on premiums		44,790.81
surance Department licenses and fees.		8,368.94
l other licenses, fees and taxes		7,850.86
ross loss on sale or maturity of ledger assets, viz.:		
Real estate\$	4.772.07	
Bonds		
_		5,297.07
oss decrease in book value of ledger assets, viz.:		
Bonds		2,250.00
iscellaneous expenses		7,164.85
gents' balances charged off		63.03
Total disbursements	s	1,809,019.68
Balance		4,673,955.92
LEDGER ASSETS.		
	109 684 84	
ook value of real estate\$	109,684.84 438,362,50	
ook value of real estate	109,684.84 438,362.50	
ook value of real estate	438,362.50	
ook value of real estate	438,362.50	
ook value of real estate	438,362.50 3,809,731.45	
ook value of real estate	438,362.50 3,809,731.45 2,774.36	
ook value of real estate. \$ ortgage loans on real estate. ook value of bonds, excluding interest, \$3,761,700,20; stocks, \$48,031,25 ; eposited in trust companies and banks not on interest. eposited in trust companies and banks on written subsequent to gents' balances representing business written subsequent to	438,362.50 3,809,731.45 2,774.36 174,663.18	
ook value of real estate	438,362.50 3,809,731.45 2,774.36	
ook value of real estate	438,362.50 3,809,731.45 2,774.36 174,663.18 126,097.37	
ook value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22	
ook value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22	4,673,955.92
ook value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22	4,673,955.92
ook value of real estate	438,362.50 3,809,731.45 2,774.36 174,663.18 126,097.37 12,642.22	4,673,955.92
ook value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22 	4,673,955.92
pok value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22 	4,673,955.92
pok value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22 	4,673,955.92
pok value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22 \$\frac{6}{6},633,20 32,069,16 270,68	
pok value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22	38,973.04
ook value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22\$ 6,633,20 32,069,16 270,68	38,973.04 271,134.01
pok value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22 \$ 6,633,20 32,069,16 270,68	38,973.04
ook value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22 \$ 6,633,20 32,069,16 270,68	38,973.04 271,134.01
pok value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22 \$ 6,633,20 32,069,16 270,68	38,973.04 271,134.01 25,083.71
pok value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22 \$ 6,633,20 32,069,16 270,68	38,973.04 271,134.01 25,083.71
pok value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22 \$ 6,633,20 32,069,16 270,68	38,973.04 271,134.01 25,083.71
pok value of real estate	438,362,50 3,809,731,45 2,774,36 174,663,18 126,097,37 12,642,22 \$ 6,633,20 32,069,16 270,68	38,973.04 271,134.01 25,083.71
pok value of real estate	438,362.50 3,809,731.45 2,774.36 174,663.18 126,097.37 12,642.22 \$ 6,633.20 32,069.16 270.68	38,973.04 271,134.01 25,083.71
ook value of real estate	438,362.50 3,809,731.45 2,774.36 174,663.18 126,097.37 12,642.22 8 6,633.20 32,069.16 270.68	38,973.04 271,134.01 25,083.71
pok value of real estate	438,362.50 3,809,731.45 2,774.36 174,663.18 126,097.37 12,642.22 \$6,633.20 32,069.16 270.68  12,642.22 333,160.20	38,973.04 271,134.01 25,083.71 5,009,146.68
ook value of real estate	438,362.50 3,809,731.45 2,774.36 174,663.18 126,097.37 12,642.22 \$6,633.20 32,069.16 270.68  12,642.22 333,160.20	38,973.04 271,134.01 25,083.71

# LIABILITIES.

DEMPINITIES,	
Gross losses adjusted and unpaid, not yet due \$ 78,677.41 Gross claims for losses in process of adjustment or in suspense, in-	
cluding all reported and supposed losses	
Gross claims for losses resisted 12,399.00	
Total\$ 289,004.41	
Deduct reinsurance due or accrued95,494.01	
Net amount of unpaid losses and claims	193,510.40
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks,	
\$1,641,996.88; unearned premiums (fifty per cent.)	
of policy, \$2,084,454.84; unearned premiums (pro rata)1,120,240.72	
Total unearned premiums as computed above	1,941,239.16
State, county and municipal taxes due or accrued.	15,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	TO 000 47
Return premiums, \$44,331.59; reinsurance premiums, \$61,755.47	59,822.47 106,087.06
_	
Total amount of all liabilities, except capital deposit\$  Capital deposit\$ 200,000.00	2,315,659.09
Surplus over all liabilities 2,147,685.17	
	0.047.407.47
Surplus as regards policyholders.	
Total liabilities\$	4,663,344.26
RISKS AND PREMIUMS.	

	Fire Risks.		Gross Pre- ms Thereon.
In force on the 31st day of December, 1906	413,820,107.00	8	4,382,518.98
Written or renewed during the year.	343,042,431.00		3,645,224.27
Total	756,862,538.00	8	8,027,743.25
Deduct those expired and marked off as terminated	319,665,646.00		3,468,791.05
In force at end of the year	437,196,892.00	\$	4,558,952.20
Deduct amount reinsured	111,552,427.00		832,500.48
Net amount in force	325,644,465.00	8	3,726,451.72

#### PECADITEI ATION OF FIDE DIEVE AND DEFMINE

RECAPIT	ULATION OF	FIRE RISKS	AND PREMIUMS.	
	n	Gross Pre- niums Charged,		Amount of
Year Written. Term	Amount Covered.	Less Rein- surance,	Fraction Unearned.	Premium Unearned.
In 19071 year or less\$	121,218,334.00	\$ 1,641,996.88	One-half\$	820,998.44
In 19062 years	768,489.00	8,665.79	One-fourth	2,166.45
In 19072 years	546,697.00	6,873.15	Three-fourths	5,154.86
In 19053 years	42,961,057.00	404,329.99	One-sixth	67,388.33
In 19063 years	55,714,354.00	512,067.42	One-half	256,033.71
In 19073 years	58,429,187.00	572,251.52	Five-sixths	476,876.26
In 19044 years	642,769.00	5,398.57	One-eighth	674.82
In 19054 years	1,101,184.00	9,659.20	Three-eighths	3,622.20
In 19064 years	1,342,542.00	12,543.46	Five-eighths	7,839.66
In 19074 years	848,125.00	8,397.21	Seven-eighths	7,347.56
In 19035 years	7,038,558.00	87,514.93	One-tenth	8,751.49
In 19045 years	8,134,492.00	104,571.48	Three-tenths	31,371.44
In 19055 years	7,834,212.00	95,401.25	One-half	47,700.63
In 19065 years	9,397,983.00	128,947.31	Seven-tenths	90,263.11
In 19075 years	9,666,482.00	127,833.56	Nine-tenths	115,050.20
Total\$	325,644,465.00	\$ 3,726,451.72	8	1,941,239.16

# 

Losses incurred during the year—hre	1,001,532.54
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE	YEAR.
	Fire Risks.
Risks written	\$ 3,450,538.00
Premiums received	21,699.55
Losses paid	9,053.62
Losses incurred	8,918.42
Losses now unpaid	107.00
UNITED STATES BRANCH OF THE SKAN	DIA

INSURANCE COMPANY.

Commenced Business in United States 1900.

# Incorporated January 12, 1855. Commenced Business C. F. Shallcross, United States Manager.

United States Office, 84 William Street, New York City, N. Y.	
CAPITAL DEPOSIT, \$200,000.00.	
Amount of ledger assets (as per balance) December 31 of previous year\$	1,078,743.06
INCOME.	
Fire.	
Gross premiums         \$ 1,339,185.75           Deduct reinsurance, rebate, abatement and return premiums         271,168.76	
Received for premiums (other than perpetual)           Gross interest on bonds and dividends on stocks         \$ 29,549.13           Gross interest on deposits         9,358.80	1,068,016.99
Total gross interest	38,907.93 89,910.52
Total income8	1,196,835.44
Sum of both amounts\$	2,275,578.50
DISBURSEMENTS.	
Gross amount paid policyholders for losses (including \$118,879.76	
occurring in previous years). \$ 558,572.31  Deduct amount received for salvage. 4,070.06	
Net amount paid policyholders for losses	554,502.25
Expense of adjustment and settlement of losses	9,216.67
Remitted to home office.	104,144.77
Commission or brokerage	329,155.74
Insurance Department licenses and fees	935.13
Gross decrease in book value of ledger assets, viz.:	
Bonds	2,441.17
Miscellaneous expenses	3,318.59
Total disbursements\$	1,003,714.32
Balance	1,271,864.18

### LEDGER ASSETS.

LEDGER ASSETS,		
Book value of bonds, excluding interest		
Total ledger assets, as per balance	s	1,271,864.18
NON-LEDGER ASSETS.		
Interest due and accrued on bonds	7 333 34	
Total interest due and accrued.		7,333,34
Gross assets	-	
DEDUCT ASSETS NOT ADMITTED.		1,279,187.02
Book value of ledger assets over market value, viz.:		
Bonds		91,730.68
Total admitted assets	s	1,187,466.84
LIABILITIES.	=	
Gross losses adjusted and unpaid, not yet due	36,524,94	
cluding all reported and supposed losses	79,644.34	
Gross claims for losses resisted		
Net amount of unpaid losses and claims.  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$860,598,97; unearned premiums (fifty per cent.).  Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$532,362,42; unearned premiums (pro rata).	430,299,48	122,964.44
Total unearned premiums as computed above		726,668.47
Total amount of all liabilities, except capital deposit.  Capital deposit	200,000.00	849,632.91
Surplus as regards policyholders		337,833.93
Total liabilities		1,187,466.84
Provide the provided	=	
RISKS AND PREMIUMS.		Gross Pre-
Fir.  In force on the 31st day of December, 1906	357,284.46 \$	iu ms Thereon. 1,228,852.76 1,339,185.75
Total \$ 204,  Deduct those expired and marked off as terminated 96,		2,568,038.51 1,175,103.30
In force at end of the year. \$ 107, Deduct amount reinsured.	785,582.38 <b>\$</b> None	1,392,935.21 None

### RECAPITULATION OF FIRE RISKS AND PREMIUMS. $Gross\ Pre-$

Year Written.	. Term.	Amount Covered.	mi	iums Charged, Less Rein- surance.	Fraction Unearned.	Amount of Premium Unearned.
In 1907	1 year or less\$	65,514,816.70	8	860,598.97	One-half8	430,299.48
In 1906	2 years	1,057,230.91		10,390.06	One-fourth	2,597.50
In 1907	2 years	1,360,083.31		14,501.65	Three-fourths	10,876.24
In 1905	3 years	7,230,686.93		72,703.66	One-sixth	12,117.25
In 1906	3 years	8,355,387.93		97,944.87	One-half	48,972.43
In 1907	3 years	9,507,422.11		112,827.64	Five-sixths	94,023.04
In 1904	4 years	246,852.00		3,489.38	One-eighth	436.17
In 1905	4 years	254,848.00		3,004.72	Three-eighths	1,126.78
In 1906	4 years	344,144.00		5,220.43	Five-eighths	3,262.78
In 1907	4 years	584,969.58		9,200.41	Seven-eighths	8,050.36
In 1903	5 years	2,030,622.00		30,416.74	One-tenth	3,041.67
In 1904	5 years	2,122,796.33		30,931.77	Three-tenths	9,279.53
In 1905	5 years	2,551,079.00		36,935.71	One-half	18,467.85
In 1906	5 years	3,042,808.84		47,715.43	Seven-tenths	33,400.80
In 1907	5 years	3,478,161.74		54,376.61	Nine-tenths	48,938.96
Over 5	years	103,673.00		2,677.16	Pro rata	1,777.63
7	Total\$	107,785,582.38	8	1,392,935.21	8	726,668.47
		GENERAL I	(N)	TERROGATO	PRIES.	

argest amount written on any one hazard	\$ 20,000.00
osses incurred during the year—fire	543,627.36

### BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR.

REINSURANCE ONLY,

	Fire Risks.
Risks	223,361.00
Premiums received	3,179.20
Losses paid	
Losses incurred	3,768.05
Losses now unpaid	

# UNITED STATES BRANCH OF THE SUN INSURANCE OFFICE.

Incorporated 1710,

Commenced Business in United States August 1, 1882.

S. S. Guile, United States Manager.

United States Office, 54 Pine Street, New York City, N. Y.

CAPITAL DEPOSIT, \$200,000.00.	
Amount of ledger assets (as per balance) December 31 of previous year\$	3,551,702.89

INCOME.	
Fire.  Gross premiums \$ 3,560,502.49	
Gross premiums \$ 3,560,502.49  Deduct reinsurance, rebate, abatement and return premiums 741,211.34	
Received for premiums (other than perpetual)	2,819,291.15
Gross interest on mortgage loans 2,487.50	
Gross interest on bonds and dividends on stocks 101,180.21	
Gross interest on deposits. 7,972.02 Gross rents from company's property, including \$15.800 for com-	
pany's occupancy of its own buildings 24,082.50	
Total gross interest and rents	135,722.23
Gross profit on sale or maturity of ledger assets, viz.:	100,122.20
Bonds	4.095.49
Received from home office	35,710.25
Total income	2,994,819.12
Sum of both amounts	
Sum of both amounts	6,546,522.01
DISBURSEMENTS.	
Gross amount paid policyholders for losses (including \$273,818.35	
occurring in previous years) \$ 1,460,729.28	
Deduct amount received for salvage, \$10,364,27; and for reinsurance	
in other companies, \$141,861,37	
Net amount paid policyholders for losses	1,308,503.64
Expense of adjustment and settlement of losses	36,878.58
Remitted to home office.	200,344.25
Commission or brokerage	621,240.61
Allowances to local agencies for miscellaneous agency expenses	4,271.05
Salaries (\$27,116.51) and expenses (\$26,408.35) of special and general agents	53,524.86
Salaries, fees and all other charges of officers, directors, trustees and home office	
employees	131,559.16
Rents, including \$15,800 for company's occupancy of its own buildings	22,039.62
Advertising, \$14,686.34; printing and stationery, \$20,375,84	35,062.18
Postage, telegrams, telephone and express	17,057.27
Legal expenses	1,544.54 2,916.02
Maps, including corrections	7,489.12
Underwriters' boards and tariff associations	41.049.01
Fire department, fire patrol and salvage corps assessments, fees, taxes and	11,010,01
expenses	31,671.15
Inspections and surveys	10,606.10
Repairs and expenses (other than taxes) on real estate	7,901.57
Taxes on real estate	4,312.06
State taxes on premiums	36,042.10

\$	11,815.00
	4,588.96
	0.004.00
	3,884.38
	2,594,301.23
	3,952,220.78
-	
290 637 79	
2,839,812.19	
363.51	
325,371.45	
200 111 10	
330,141,40	
4 000 12	
\$	3,952,220.78
220.83	
1,316.67	
	33,955.67
	3,986,176.45
4,000,12	
191,409.09	405 400 01
191,409.09	195,409.21
191,409.09	195,409.21 3,790,767.24
191,409.09	
191,409.09	
191,409.09	
191,409.09	
191,409.09	
\$ 57,260.00 163,934.00 8,200.00	
57,260.00 163,934.00 8,200.00 229,394.00	
57,260.00 163,934.60 8,200.00 229,394.00 14,799.00	3,790,767.24
57,260.00 163,934.00 8,200.00 229,394.00	3,790,767.24
57,260.00 163,934.60 8,200.00 229,394.00 14,799.00	3,790,767.24
57,260.00 163,934.00 8,200.00 229,394.00 14,799.00 8	3,790,767.24
57,260.00 163,934.60 8,200.00 229,394.00 14,799.00	3,790,767.24
57,260.00 163,934.60 8,200.00 129,394.00 14,799.00	3,790,767.24 214,595.00
57,260.00 163,934.00 8,200.00 229,394.00 14,799.00 8	3,790,767.24 214.595.00 2,433,555.87
191,409.09	3,790,767.24 214,595.00 2,433,555.87 2,104.06 56,385.82
57,260.00 163,934.00 8,200.00 229,394.00 14,799.00 8 988,134.40	3,790,767.24 214.595.00 2,433,555.87 2,104.06

Charlest Named		
Capital deposit         \$ 200,000.00           Surplus over all liabilities         879,221.10		
Surplus as regards policyholders		1.079.221.10
Total liabilities	-	-1
		0,100,101.21
RISKS AND PREMIUMS.		Gross Pre-
Fire Risks, 7		ems Thereon.
In force on the 31st day of December, 1906\$ 436,588,514.00	\$	4,652,247.15
Written or renewed during the year 312,959,687.00		3,560,502.49
Total\$ 749,548,201.00	8	8,212,749.64
Deduct those expired and marked off as terminated 294,375,103.00		3,316,773.79
/ In force at end of the year\$ 455,173,098.00	8	4,895,975.85
Deduct amount reinsured 24,972,717.00		230,730.77
Net amount in force\$ 430,200,381.00	8	4,665,245.08
	-	
RECAPITULATION OF FIRE RISKS AND PREMIUMS.		
Gross Pre- miums Charged,		Amount of
Year Amount Less Rein-		Premium
Written. Term, Covered. surance. Fraction Unearned. In 1907 1 year or less \$ 157,319,118.00 \$ 1,976,268.81 One-half		Unearned. 988,134.40
In 19053 years 57,397,271.00 490,707.99 One-sixth		81,784.66
In 19063 years 66,879,569.00 620,506.49 One-half		310,253.24
In 19073 years 73,202,408.00 689,626.52 Five-sixths		574,688.77
In 19035 years 13,002,495.00 144,512.34 One-tenth		14,451.23
In 19045 years 13,345,589.00 158,591.86 Three-tenths		47,577.56
In 19055 years 14,798,206.00 170,499.08 One-half		85,249.54
In 19065 years 17,697,567.00 207,739.98 Seven-tenths		145,417.99
In 19075 years 16,545,758.00 206,617.31 Nine-tenths		185,955.58
Over 5 years 12,400.00 174.70 Pro rata		42.90
Total\$ 430,200,381.00 \$ 4,665,245.08	8	2,433,555.87
	_	
GENERAL INTERROGATORIES.		
Largest amount written on any one hazard	8	100,000.00
Losses incurred during the year—fire	_	1,234,715.29
Distress in the state of north carotina buring the		TE AD
BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE		Fire Risks.
Risks written		2,386,656.00
Premiums received		20,048.09
Losses paid		8,003.62
Losses incurred		8,590.86
Losses now unpaid.		846.80

# UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

Incorporated August, 1851.

Commenced Business in United States 1874.

GEO. A. Cox, President,

C. C. Foster, Secretary.

Trustees, United States Mortgage and Trust Co., New York City, N. Y.

Home Office, 22 Wellington Street, East, Toronto, Canada,

CAPITAL DEPOSIT, \$207,000.00.

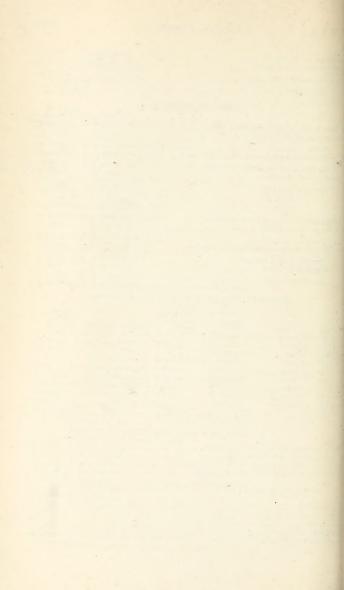
Amount of ledger assets (as per balance) December 31 of previous year \$2,533,580.58

#### INCOME. Marine and Fire Inland. Gross premiums \$ 2,597,818.33 \$ 419,127.79 Deduct reinsurance, rebate, abatement and return premiums _____ 777, 882, 33 128.257.33 \$ 1.819.936.00 \$ 290.870.46 Received for premiums (other than perpetual) 2,110,806.46 Gross interest on bonds and dividends on stocks \$ 75,163,43 Gross interest on deposits..... 7,426.30 Gross interest from all other sources 5.751.16 Total gross interest 88.340.89 Received from home office. 39,477.55 2,238,624.90 Sum of both amounts______\$ 4,772,205.48

DISBURSEME	NTS.			
Gross amount paid policyholders for losses (includ-	Fire,	A	Iarine and Inland,	
ing \$415,651.55 occurring in previous years)	1,472,101.42	8	334,254.28	
for reinsurance in other companies, \$221,364.24	206,593.93		22,753.73	
	8 1,265,507.49	8	311,500.55	
Net amount paid policyholders for losses				1,577,008.04
Expense of adjustment and settlement of losses				15,448.03
Commission or brokerage.				416,759.62
Salaries (\$41,640.36) and expenses (\$40,989,44) of spec	cial and gener	al a	gents	82,629.80
Salaries, fees and all other charges of officers, directo	rs, trustees a	rd 1	onte office "	
employees				123,014.85
D				7,723.47
Advertising, \$5,372.66; printing and stationery, \$17,39	5.41			22,768.07
Postage, telegrams, telephone and express				19, 156, 22
Legal expenses				1,396.79
Furniture and fixtures				973.94
Maps, including corrections				3.724.42
Underwriters' boards and tariff associations				16,699.18
Fire department, fire patrol and salvage corps as				
expenses				8,918,10
Inspections and surveys				8,298.87
State taxes on premiums				37,450.81

Insurance Department licenses and fees		8,795.44 21,696.55 8,249.06
Total disbursements	s	2,380,711.26
Balance	ss	2,391,494.22
LEDGER ASSETS.	_	
Book value of bonds, excluding interest, \$1,769,785.01; stocks, \$97,322.85 \$	1 867 107 86	
Cash in company's office	22.61	
Deposited in trust companies and banks not on interest	1.914.50	
Deposited in trust companies and banks on interest.	331,729.38	
Agents' balances representing husiness written subsequent to		
October 1, 1907	160,312.99	
Agents' balances representing business written prior to October		
1, 1907	11,533.79	
Bills receivable, taken for marine and inland risks	9,467.93	
Bills receivable, taken for fire risks	9,405.16	
Total ledger assets, as per balance	\$	2,391,494.22
NON-LEDGER ASSETS,		
Interest due and accrued on bonds	22,602.18	
Total interest due and accrued		22,602.18
Gross assets	-	2,414,096,40
		2,111,000.10
DEOUCT ASSETS NOT ADMITTED.		
Agents' balances representing business written prior to October		
1, 1907		
Bills receivable, past due, taken for marine, inland and fire risks	4,405.16	
Book value of ledger assets over market value, viz.:  Bonds and stocks	S4 025 14	
Total		100,874.09
Total admitted assets		2,313,222.31
LIABILITIES.		
Gross losses adjusted and unpaid, not yet due	21 194 37	
Gross claims for losses in process of adjustment or in suspense, in-		
cluding all reported and supposed losses	227,449.90	
Gross claims for losses resisted.	6,695.23	
Net amount of unpaid losses and claims		255,339.50
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running one year or less from date of		
policy, including interest premiums on perpetual fire risks,		
\$1,438,226.74; unearned premiums (fifty per cent.)	719,113.37	
Gross premiums (less reinsurance) received and receivable upon		
all unexpired fire risks running more than one year from date of policy, \$1,415,351.97; unearned premiums (pro rata)	717.177.22	
Gross premiums (less reinsurance) (cash and bills) received and re-	111,111.22	
ceivable upon all unexpired inland navigation risks, \$36,229.75;		
unearned premiums (fifty per cent.)	18,110.37	
Gross premiums (less reinsurance) (cash and bills) received and re-		
ceivable upon all unexpired marine risks, \$60,694.10; unearned		
premiums	43,038.13	
Total unearned premiums as computed above		1,497,439.09
State, county and municipal taxes due or accrued		
beart, county and maintipar taxes due of accident		20,978.58
Total amount of all liabilities, except capital deposit		

apital deposit urplus over all liabilities	\$ 207,000.00 332,465.14	
urplus over an naomueseurplus as regards policyholderseurplus as regards policyholderse		539,465.14
Total liabilities		2,313,222.31
RISKS AND PREMIUM		Gross Pre- ims Thereon.
n force on the 31st day of December, 1906	\$ 317,293,052.00 \$	3,324,946.92
Vritten or renewed during the year	227, 109, 478.00	2,597,818.33
Total	\$ 544,402,530.00 \$	5,922,765.25
educt those expired and marked off as terminated	266,879,441.00	2,820,696.65
In force at end of the year	\$ 277,523,089.00 \$	3,102,068.60
Deduct amount reinsured	26,982,895.00	248,489.89
Net amount in force	\$ 250,540,194.00 \$	2,853,578.71
	Marine and Inland Risks. mit	Gross Pre- ums Thereon.
n force on the 31st day of December, 1906	\$ 8,326,404.00 \$	200,887.10
Vritten or renewed during the year	84,432,336.00	419,127.79
Total	\$ 92,758,740.00 \$	620,014.89
Deduct those expired and marked off as terminated		444,381.91
In force at end of the year		175,632,98
Deduct amount reinsured.		66,027.05
	\$ 5,589,070.00 \$	109,605.93
RECAPITULATION OF FIRE RISKS A	AND PREMIUMS.	
Year Amount Less Rein- Fritten, Term, Covered, surance.	Fraction Unearned.	Amount of Premium Unearned.
n 19071 year or less\$ 122,537,579.00 \$ 1,438,226.74	One-half\$	719,113.37
n 19053 years 31,211,106.00 312,496.06	One-sixth	52,082.68
n 19063 years 35,566,855.00 357,557.13	One-half	178,778.56 278,016.46
n 1907 3 years 30,736,208,00 333,619,75 n 1903 5 years 5 957,948,00 78,243,11	Five-sixths	7.824.31
1 1000 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Three-tenths	22,817.06
n 19045 years 5,622,212.00	One-half	41,760.86
n 19065 years 7,372,127.00 102,871.43	Seven-tenths	72,010.00
In 1907 5 years 5,243,990.00 70,985.88	Nine-tenths	63,887.29
Total\$ 250,540,194.00 \$ 2,853,578.71	8	1,436,290.00
GENERAL INTERROGATO	PIFS	
		25,000.00
Largest amount written on any one hazard		1,148,902.48
Losses incurred during the year—ireLosses incurred during the year—inland marine		187,526.38
Losses incurred during the year—ocean marine		81,468.17
BUSINESS IN THE STATE OF NORTH CAROL	=	YEAR.
		Fire Risks. 3,348,267.00
Risks written		19.021.4
Premiums received		8,159.76
Losses paidLosses incurred		9,155,93
Losses now unpaid		1.356.00
avosto non unpara		



# FIDELITY AND CASUALTY COMPANIES.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FIDELITY AND CASUALTY INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31sT DAY OF DECEMBER, 1907.

# THE ÆTNA INDEMNITY COMPANY.

Incorporated March, 1897.

Commenced Business May, 1897.

F. D. Kilburn, President.

CHARLES I. BROOKS, Secretary.

Samuel B. Brewster, Treasurer,

Home Office, 36 Pearl Street, Hartford, Conn.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.	
Amount of ledger assets (as per balance) December 31 of previous year\$	1,064,042.07

Net cash received for premiums:		
Fidelitys	OW 110 00	
Surety	87,116.38	
Plate-glass	228,204.92 93,517.44	
Burglary and theft	147,271.25	
Total premiums received		556,109.99
Gross interest on bonds and dividends on stocks. \$ Gross interest on deposits.	25,082.39	
Total gross interest		31,959.55
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks		23,555.06
Premiums paid in advance		730.19
Premiums in suspense awaiting further information		469.81
Total income		612,824.60
Sum of both amounts		1,676,866,67
		1,070,000.07
DISBURSEMENTS.		
Net amount paid policyholders for losses:		
Fidelity	13,143,13	
Surety	93,878.24	
Plate-glass	39,628.82	
Burglary and theft	58,371.24	
-		
Total paid for losses		205,021.43
Fidelity\$	3,075.90	
Surety	23,536.02	
Burglary and theft	3.162.14	
_		
Total		29,774.06
Commissions or brokerage, less amount received on return premiums and reinsurance for the following classes:		
Fidelity g	19.978.70	
Surety	56,240.13	
Plate-glass	32,821.50	
Burglary and theft	44,103.60	
Total		153,143.93
Salaries, fees and all other compensation of officers, directors, trustees office employees.		00 101 00
Salaries, traveling and all other expenses of agents not paid by commiss	iona	90,194,33
Inspections (other than medical)	dons	27,262.53 155.00
* the periods (other than medical)		155.00

Rents		s	18,177.66
Taxes on real estate			91.28
All other taxes, licenses and Insurance Department	fees		22,016.24
Legal expenses			14,156.86
Advertising			3,880.55
Printing and stationery			13,469.15
Postage, telegraph, telephone and express			13,374.46
Furniture and fixtures			1,710.20
Gross loss on sale or maturity of ledger assets, viz.			
Bonds			142.50
Agency, office and general expenses			12,466.45
Traveling and miscellaneous expenses			3,852.29
Premiums charged to suspense account, uncollectible	le at present		1,291.82
Miscellaneous expenses			283.89
Total disbursements		9	610,464.63
Balance			
			1,000,402.04
LEDGER AS	SETS.		
Book value of real estate			
Mortgage loans on real estate		3,500.00	
Book value of bonds (excluding interest), \$562,2:	14.89; and	book	
value of stocks, \$260,858.93		823,073.82	
Cash in company's office and in transmission		10,152.66	
Deposited in trust companies and banks on interest.		140,102.28	
Deposited in trust companies and banks not on inter	est	10,382.82	
Premiums and other balances due		1,741.36	
Advanced on contracts.		71,199.10	
Total ledger assets, as per balance	-3	8	1,066,402.04
NON-LEDGER			
Interest due and accrued on bonds	ABBETS.		10 055 40
			13,257.48
On Rene	Policies or	On Policies or Renewals Issued	
Sub	sequent to	Prior to	
Gross premiums in course of collection, viz.: Octobe		October 1, 1907.	
Fidelity\$	9,233.48		
Surety	35,268.07	45,891.23	
Plate-glass	21,512.77	3,432.12	
Burglary and theft	41,250.60	5,976.14	
\$	107,264.92	\$ 57,743.38	
Total premiums in course of collection.			165,008.30
Gross assets.		s	1,244,667.82
OEDUCT ASSETS NO			
Gross premiums in course of collection written p			
1, 1907		\$ 53.469.23	
Book value of ledger assets over market value, viz			
Bonds and stocks			
Premiums and other balances due		1,741.36	
Total			132,799.41
Total admitted assets			1,111,868.41

# LIABILITIES.

Li.	IABILIT.	IES.		
Losses and claims: Adjus	sted.	In Process of Adjustment, 589.26	Reported, Proof not Received.	
Surety		20,718.36	***************************************	
Plate-glass		4,295.88		
Burglary and theft	71.00	5,127.85	4,159.00	
Total\$	71.00 \$	30,731.35	\$ 4,159.06	3
		66.32		179 3
Net unpaid claims, ex- cept liability claims\$	71.00 \$	30,665.03	\$ 4,159.06	
Losses and claims:		Resisted.	Total.	- 3
Fidelity	\$	2,915.59	\$ 3,504.83	
Surety		21,590.30	42,308.66	
Plate-glass			4,295.88	
Burglary and theft		7,679.01	17,036.92	-
Total	8	32,184.90	\$ 67,146.31	
Deduct reinsurance		1,120.10	1,186.42	
Net unpaid claims, except liability	claims_\$	31,064.80	\$ 65,959.89	
Total unpaid claims and expenses o				\$ 65,959.89
Gross premiums (less reinsurance) upon a				
one year or less from date of policy Gross premiums (less reinsurance) upon a				
more than one year from date of polic				
Total unearned premiums	due or t	o become due	to	309,654.49
Fidelity			8 2.299.99	
Surety				
Plate-glass			5,664.25	
Burglary and theft			9,519.49	
Total				27,097.61
Salaries, rents, expenses, bills, accounts, fee	es, etc., di	ue or accrued_		
Return premiums				
Reinsurance				
Advance premiums				582.10
Premiums in suspense awaiting further infi- Contingent fund voluntarily set aside by the				
Total amount of all liabilities, excep Capital actually paid up in cash				
Surplus over all liabilities.				
Surplus as regards policyholders				590,435.56
Total liabilities				
EXHIBI	1 OF PR	REMIUMS.	Fidelity.	Surety.
Premiums in force December 31 of pre-	vious vee			\$ 246,136.54
Written or renewed during the year			102,171.18	321,660.92
Total			187,506.88	\$ 567,797.46
Total  Deduct expirations and cancellations		\$	187,506.88 91,311.22	
Deduct expirations and cancellations In force at end of the year		\$	91,311.22 96,195.66	\$ 567,797.46 288,099.29 \$ 279,698.17
Deduct expirations and cancellations		\$	91,311.22	\$ 567,797.46 288,099.29 \$ 279,698.17 29,159.00
Deduct expirations and cancellations In force at end of the year		\$	91,311.22 96,195.66 8,097.89	\$ 567,797.46 288,099.29 \$ 279,698.17

ate

	Plate-glass.	Bı	urglary and Theft.
emiums in force December 31 of previous year	80,613.47 120,519.68	\$	173,288.76 230,558.78
Total	201,133.15 100,060.39	\$	403,847.54 203,473.74
In force at end of the year	101,072.76 12.50	\$	200,373.80 27,299.57
Net premiums in force	101,060.26	8	173,074.23

### BUSINESS IN NORTH CAROLINA DURING 1907.

	Written o	d on Risks or Renewed the Year.	l Gross Losses Paid.	Gross Losses Incurred.
lity	8	1,349.33	\$	\$
ty		1,570.55	31.85	31.85
e-glass		11.25		
glary and theft		475.68		
Total	- 8	3,406.81		\$ 31.85

Gross Premiums

### GENERAL INTERROGATORIES.

otal amount of company's stock owned by the directors at par value	7,900.00
otal amount loaned to directors or other officers	None
otal amount loaned to stockholders not officers	
otal amount loaned to stockholmen	

# ETNA LIFE INSURANCE COMPANY.

### ACCIDENT, HEALTH AND LIABILITY.

Incorporated 1820,
M. G. Bulkeley, President.

Commenced Business 1850.

J. Scofield Rowe, Secretary.

Home Office, 650 Main Street, Hartford, Conn.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$2,000,000.00.

ie	t cash received for premiums:		
	Accident\$	1,581,766.04	
ſ	Health		
	Liability		
	Total premiums received.		4,820,997.03
är	oss interest on mortgage loans		
	oss interest on collateral loans		
	oss interest on bonds and dividends on stocks		
	oss interest on deposits		
	oss interest from all other sources	381,911.73	
er	oss rent from company's property, including, \$23,000 for com-		
ľ	pany's occupancy of its own buildings	35,485.50	
			2 201 017 70

Total gross interest and rents_______ 3,391,917.75

Gross profit on sale or maturity of ledger assets, viz.;		
Real estate \$	11,900.00	
Bonds	26,393.75	,
Total	S	38,293.75
Gross increase in book value of ledger assets, viz.:		00,200.10
Bonds		144,000.00
Total income accident, health and liability business	8	8,395,208.57
Premium income life business		10,367,560.87
Total income	9	
Sum of both amounts	_	
		80,088,221.20
DISBURSEMENTS.		
Net amount paid policyholders for losses:		
Accident\$	807,783.58	
Health	100,529.59	
Liability	1,438,155.16	
Total paid for losses.		2,346,468.33
Investigation of claims:	-	
Accident\$	37,662.75	
Health	67.43 132,977.79	
Liability		
Total		170,707.97
Commissions or brokerage, less amount received on return pre-		
miums and reinsurance for the following classes:  Accident	551,255.79	
Health	74,799.05	
Liability	708,435,44	
_		4 004 400 00
Total Stockholders for interest or dividends (amount declared during the year		1,334,490.28
Salaries, fees and all other compensation of officers, directors, trustees		100,000.00
office employees		159,235.64
Salaries, traveling and all other expenses of agents not paid by commiss		97,989.85
Medical examiners' fees and salaries		10,177.26
Inspections (other than medical)		44,834.94
Rents		38,287.23
Taxes, licenses and Insurance Department fees		69,205.48
Legal expenses		2,404.32
Advertising		13, 164.16
Printing and stationery		62,516.17
Postage, telegraph, telephone and express		17,950.36
Sundry expenses		20,101.30
Investment expenses		6.88
Profit and loss.		70.00
Total disbursements-accident, health and liability business		4,527,722.91
Total disbursements—life business		9,689,046.45
Total disbursements	1000	
Balance		
	==	01,102,101.01
LEDGER ASSETS.		
Book value of real estate\$		
Mortgage loans on real estate 4	1,239,753.50	

Book value of real estate\$ 616,795.01
Mortgage loans on real estate 41,239,753.50
Loans secured by pledge of bonds, stocks or other collaterals
Book value of bonds (excluding interest), \$24,495,519.43; and book
value of stocks, \$5,061,353.95
Cash in company's office 665,468.78

Deposited in trust companies and banks on interest				
Deposited in trust companies and banks not on in				
Bills receivable			65,219.55 48,462.55	
Loans made to policyholders on this company			10,102.00	
as collateral			6,076,735.00	
Premium notes or liens on policies in force, of				
for first year's premiums			259,709.17	
Total ledger assets, as per balance			s	84,482,457.84
NON-LEDGE				
Interest due (\$121,812,22) and accrued (\$786,97)	73) on mortgage	es &	908.783.95	
Interest due (\$2.040) and accrued (\$153,957,28) of				
Interest due (\$13,471.73) and accrued (\$5,167.22			18,638.95	
Interest due (\$255,169.98) and accrued (\$1,062.0	1) on other assets	3		
Rents accrued on company's property or lease			1,725.00	
Total interest and rents due and accrued.				1,341,377.17
Net amount of uncollected and deferred life prem	iums			879,403.86
Gross assets			8	86,703,238.87
DEDUCT ASSETS				
Bills receivable		s	65,219.55	
Agents' debit balances			48,462.55	
Book value of ledger assets over market value,				
Bonds and stocks				
Premium notes, loans or liens in excess of reserve	on policies		1,036.28	
Total				297,765.98
Total admitted assets			s	86,405,472.89
LIADII	ITIES			
LIABIL				
Losses and claims:	In Process of Adjustment.	not	orted, Proofs Received.	
Losses and claims: Accident	In Process of Adjustment.	not	Received. 32,700.00	
Losses and claims:	In Process of Adjustment.	not	Received.	
Losses and claims: Accident Health Net unpaid claims, except liability claims	In Process of Adjustment. \$ 58,246.40 - 1,570.35 - \$ 59,816.95	not \$	Received. 32,700.00 1,500.00 34,200.00	
Losses and claims: Accident Health Net unpaid claims, except liability claims	In Process of Adjustment. \$ 58,246.40 - 1,570.35 - \$ 59,816.95	not \$	Received. 32,700.00 1,500.00 34,200.00	
Losses and claims: Accident Health Net unpaid claims, except liability claims	In Process of Adjustment. \$ 58,246.40 - 1,570.35 - \$ 59,816.95	not \$	Received. 32,700.00 1,500.00 34,200.00	
Losses and claims: Accident Health Net unpaid claims, except liability claims Losses and claims: Accident	In Process of Adjustment. \$ 58,246.40 - 1,570.55 - 59,816.95  Resisted. \$ 76,292.75	not s	Received. 32,700.00 1,500.00 34,200.00	
Losses and claims: Accident Health Net unpaid claims, except liability claims Losses and claims: Accident Health	In Process of Adjustment. \$ 58,246.40 - 1,570.55 \$ 59,816.95 Resisted. -\$ 76,292.75 - 1,420.71	not s	Received. 32,700.00 1,500.00 34,200.00 Total. 167,239.15	
Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Reserve for liability losses	In Process of Adjustment. \$ 58,246.40 - 1,570.55 -\$ 59,816.95  Resisted\$ 76,292.75 - 1,420.71 -\$ 77,713.46	not s	7 Received. 32,700.00 1,500.00 34,200.00 Total. 167,239.15 4,491.26 171,730.41 1,400,331.85	
Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Reserve for liability losses	In Process of Adjustment. \$ 58,246.40 - 1,570.55 -\$ 59,816.95  Resisted\$ 76,292.75 - 1,420.71 -\$ 77,713.46	not s	7 Received. 32,700.00 1,500.00 34,200.00 Total. 167,239.15 4,491.26 171,730.41 1,400,331.85	1,572,062,26
Losses and claims: Accident Health Net unpaid claims, except liability claims Losses and claims: Accident Health Net unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl	In Process of Adjustment.  \$ 58,246,40  \$ 1,570.55  \$ 59,816.95  Resisted.  \$ 76,292.75  \$ 1,420.71  \$ 77,713.46	not s	Received. 32,700.00 1,500.00 34,200.00 Total. 167,239.15 4,491.26 171,730.41 1,400.331.85	1,572,062,26
Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl Gross premiums (less reinsurance) upon all une one year or less from date of policy.	In Process of Adjustment, \$ 58,246.40 - 1,570.35 \$ 59,816.95 Revisted. \$ 76,292.75 1,420.71 \$ 77,713.46 ement. upired risks runn	not s	Received. 32,700.00 1,500.00 34,200.00 Total. 167,239.15 4,491.26 171,730.41 1,400.331.85	1,572,062,26
Losses and claims: Accident Health Net unpaid claims, except liability claims Losses and claims: Accident Health Net unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl Gross premiums dess reinsurance) upon all une one year or less from date of policy. Gross premiums dess reinsurance upon all une	In Process of Adjustment, \$ 58,246.40	not s	Received. 32,700.00 1,500.00 34,200.00 Total. 167,239.15 4,491.26 171,730.41 1,400.331.85	1,572,062,26
Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl Gross premiums (less reinsurance) upon all une one year or less from date of policy.	In Process of Adjustment, \$ 58,246.40	not s	Received. 32,700.00 1,500.00 34,200.00 Total. 167,239.15 4,491.26 171,730.41 1,400.331.85	1,572,062,26
Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl Gross premiums dess reinsurance) upon all une one year or less from date of policy Gross premiums dess reinsurance) upon all une more than one year from date of policy Total unearned premiums.	In Process of Adjustment, 45 us. 246. 40 = 1,570.55   8 59,816.95   Revisted. 8 76,292.75   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.7	not s	Received. 32,700,00 1,500,00 34,200,00 Total. 167,239,15 4,491,26 171,730,41 1,400,331,85\$ 1,602,863,14 96,422,85	1,699,285,99
Losses and claims: Accident Health Net unpaid claims, except liability claims Losses and claims: Accident Health Net unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl Gross premiums (less reinsurance) upon all une one year or less from date of policy. Gross premiums (less reinsurance) upon all une more than one year from date of policy.	In Process of Adjustment, 45 us. 246. 40 = 1,570.55   8 59,816.95   Revisted. 8 76,292.75   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.71   1,420.7	not s	Received. 32,700,00 1,500,00 34,200,00 Total. 167,239,15 4,491,26 171,730,41 1,400,331,85\$ 1,602,863,14 96,422,85	
Losses and claims: Accident Health Net unpaid claims, except liability claims Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Total unpaid claims, except liability claims Total unpaid claims and expenses of settl Gross premiums (less reinsurance) upon all une one year or less from date of policy. Gross premiums (less reinsurance) upon all une more than one year from date of policy. Total unearned premiums. Salaries, rents, expenses, bills, accounts, fees, etc Total liabilities—accident, health and lia	In Process of Adjustment, \$ 58,246.40	not s	Received. 32,700.00 1,500.00 34,200.00 70 tal. 167,239.15 4,491.26 171,730.41 1,400.331.85 \$ 1,602,863.14 96,422.85	1,699,285,99 2,500,00 3,273,848,25
Losses and claims: Accident Health Net unpaid claims, except liability claims Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Total unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl Gross premiums dess reinsurance) upon all une one year or less from date of policy Gross premiums dess reinsurance upon all une more than one year from date of policy Total unearned premiums. Salaries, rents, expenses, bills, accounts, fees, etc Total liabilities—accident, health and lia Total liabilities—life business.	In Process of Adjustment, \$ 58,246.40	not s	Received. 32,700.00 1,500.00 34,200.00 70dal. 167,239.15 4,491.26 171,730.41 1,400.331.85	1,699,285,99 2,500,00 3,273,848,25 77,544,616,26
Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl Gross premiums dess reinsurance) upon all une one year or less from date of policy Gross premiums dess reinsurance) upon all une more than one year from date of policy Total unearned premiums Salaries, rents, expenses, bills, accounts, fees, etc Total liabilities—accident, health and lia Total liabilities—life business. Total amount of all liabilities, except capi	In Process of Adjustment.  \$ 58,246.40 - 1,570.55 - 8 59,816.95 - Revisted.  \$ 76,292.75 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71 - 1,420.71	not s	Received. 32,700,00 1,500,00 34,200,00 Total. 167,239,15 4,491,26 171,730,41 1,400,331,85 \$ 1,602,863,14 96,422,85	1,699,285,99 2,500,00 3,273,848,25 77,544,616,26
Losses and claims: Accident Health Net unpaid claims, except liability claims Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl Gross premiums (less reinsurance) upon all une one year or less from date of policy. Total unearned premiums. Salaries, rents, expenses, bills, accounts, fees, etc Total liabilities—accident, health and lia Total liabilities—life business. Total amount of all liabilities, except capi Capital actually paid up in cash.	In Process of Adjustment, \$ 58, 246, 40	not s	Received. 32,700.00 1,500.00 34,200.00 70 total. 167,239.15 4,491.20 171,730.41 1,400.331.85 \$ 1,602,863.14 96,422.85 \$ \$ 2,000,000.00	1,699,285,99 2,500,00 3,273,848,25 77,544,616,26
Losses and claims: Accident Health Net unpaid claims, except liability claims Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Total unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl Gross premiums (less reinsurance) upon all une one year or less from date of policy. Gross premiums (less reinsurance) upon all une more than one year from date of policy. Total unearned premiums. Salaries, rents, expenses, bills, accounts, fees, etc Total liabilities—accident, health and lia Total liabilities—life business. Total amount of all liabilities, except capi Capital actually paid up in cash. Surplus over all liabilities.	In Process of Adjustment, \$ 58, 246, 40	not s	Received. 32,700.00 1,500.00 34,200.00 7 total. 167,239.15 4,491.26 171,730.41 1,400.331.85 \$ 1,602,863.14 96,422.85 \$ 2,000,000.00 3,587,008.38	1,699,285,99 2,500,00 3,273,848,25 77,544,616,26 80,818,464,51
Losses and claims: Accident Health Net unpaid claims, except liability claims Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Health Net unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl Gross premiums (less reinsurance) upon all une one year or less from date of policy. Total unearned premiums. Salaries, rents, expenses, bills, accounts, fees, etc Total liabilities—accident, health and lia Total liabilities—life business. Total amount of all liabilities, except capi Capital actually paid up in cash.	In Process of Adjustment, \$ 58, 246, 40	not s	Received. 32,700.00 1,500.00 34,200.00 7 total. 167,239.15 4,491.26 171,730.41 1,400.331.85 \$ 1,602,863.14 96,422.85 \$ 2,000,000.00 3,587,008.38	1,699,285,99 2,500,00 3,273,848,25 77,544,616,26
Losses and claims: Accident Health Net unpaid claims, except liability claims Losses and claims: Accident Health Net unpaid claims, except liability claims Accident Total unpaid claims, except liability claims Reserve for liability losses Total unpaid claims and expenses of settl Gross premiums (less reinsurance) upon all une one year or less from date of policy. Gross premiums (less reinsurance) upon all une more than one year from date of policy. Total unearned premiums. Salaries, rents, expenses, bills, accounts, fees, etc Total liabilities—accident, health and lia Total liabilities—life business. Total amount of all liabilities, except capi Capital actually paid up in cash. Surplus over all liabilities.	In Process of Adjustment, \$ 58,246.40	not s	Received. 32,700.00 1,500.00 34,200.00 Total. 167,239.15 4,491.29 171,730.41 1,400.331.85 \$ 1,602,863.14 96,422.85 \$ 2,000,000.00 3,587,008.38	1,699,285,99 2,500,00 3,273,848,25 77,544,616,26 80,818,404,51 5,587,008,38

#### EXHIBIT OF PREMIUMS.

Premiums in force December 31 of previous	Accident.	Health.	Liability.
year	1,175,434.38 1,674,365.90	\$ 191,352.56 243,601.81	\$ 1,740,426.05 3,266,414.96
Total \$ Deduct expirations and cancellations	2,849,800.28 1,591,476.09	\$ 434,954.37 214,329.85	\$ 5,006,841.01 3,152,677.07
In force at end of the year\$  Deduct amount reinsured			\$ 1,854,163.94
Net premiums in force\$	1,257,024.19	\$ 220,624.52	\$ 1,854,163.94

### BUSINESS IN NORTH CAROLINA DURING 1907

	Recei	s Premiums ived on Risks on or Renewed ing the Year.	0	iross Losses Paid.		ross Losses Incurred,
Accident	8	27,608.96	8	12,307.22	8	11,458.42
Health		4,986.51		2,467.57		2,467.57
Liabilities		. 10,351.86		4,690.13		4,690.13
Total		42,947.33	8	19,464.92	\$	18,616.12

### GENERAL INTERROGATORIES.

· · · · · · · · · · · · · · · · · · ·	
Total amount of the company's stock owned by the directors at par value\$	297,200.00
Total amount loaned to directors or other officers	123,984.00
Total amount loaned to stockholders not officers	274,600.00

### AMERICAN BONDING COMPANY OF BALTIMORE.

Incorporated April 6, 1894.

Commenced Business January 16, 1895.

51,561,00

GEORGE CATOR, President.

WM. E. P. DUVALL, Asst. Secretary.

Home Office, Equitable Building, Calvert and Fayette Streets, Baltimore, Md.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year......\$ 1,542,745.87

Net cash received for premiums:
Fidelity......\$ 196,947.83

Surety .... 463,299.43 Burglary and theft 96,377.32 Total premiums received 756,624.58 Gross interest on mortgage loans ______\$ 478.13 Gross interest on collateral loans 1,140,47 Gross interest on bonds and dividends on stocks 47,868.21 Gross interest on deposits_____ 1.504.16 Gross interest from all other sources 471.78

Gross rent from company's property 98.25

Total gross interest and rents

oss profit on sale or maturity of ledger assets, viz.: Bonds	\$	219.80
		525.00
	10 60	020.00
e interest paid on collateral deposits during year		
Net income from collateral deposits during year		4,078.15
Net income from consecus separate	8	813,008.53
miums paid in advance December 31, 1906.	42.40	
miums paid in advance December 31, 1900	794.63	
miums paid in advance December 31, 1307		1,147.77
Total income	8	811,860.76
Sum of both amounts	\$	2,354,606.63
DISBURSEMENTS.		
t amount paid policyholders for losses: \$ 54, Fidelity 277.	439.00	
Fidelity 277, Surety 34	283.49	
Surety	650.07	
Burglary and their		366,372.56
Total paid for losses		0001012111
that was delarment	.533.74	
	,412.44	
Property Co.	.716.73	
Burglary and theft		00 000 01
Total		39,662.91
property or brokerage less amount received on return pre-		
	000 01	
The little and curpty	,090.01	
Burglary and theft	120000	
		208,254.85
		50,000.00
office employees		92,361.44
		56,602.85
		2,655.27
		10,380.00
		126.11
		387.81
		28,012.25
		11,904.56
		8,570.88
		9,561.98
		7,987.85
burniture and fixtures		8,305.94
a to a maturity of ledger assets, VIZ.;		
Deal estate	1,869.78	
Donde	6,717.92	
Stocks	9,500.00	
Total		18,087.70
Total		
	767.94	
	71,842.00	
	1,650.00	
Stocks		74,259.9
Total		12,2010

General miscellaneous expenses.	10,783.76
Depreciation in market value collateral deposit investments during year.	10,249.00
Loss on sale of collateral deposit investment.	537.92
Profit and loss	1,191.68
Total disbursements	1,016,257.26
Balance\$	1,338,349.37
LEDGER ASSETS.	
Book value of real estate \$6,007.36	
Mortgage loans on real estate 8,000.00	
Book value of bonds (excluding interest), \$1,124,410.71; and book value of stocks, \$47,360	
Cash in company's office 2.214 16	-
Deposited in trust companies and banks on interest 124,107.14	
Judgment against Houston Oil Co., of Texas, to the amount of \$37,790.20, secured to the full amount by additional indemnity26,250.00	
Total ledger assets, as per balance \$	1.338.349.37
	1,000,010.01
NON-LEDGER ASSETS.	
Interest due (\$1,187.50) and accrued (\$5,728.27) on bonds	6,915.77
On Policies or On Policies or Renewals Issued Renewals Issued	
Gross premiums in course of collection, viz.:  Subsequent to Prior to October 1, 1907. October 1, 1907.	
Fidelity\$ 13,781.26 \$ 8,564.94	
Surety 40,899.27 42,005.23	
Burglary and theft	
\$ 81,496.03 \$ 53,274.34	
Total premiums in course of collection	134,770.41
Gross assets 8	134,770.41
Gross assets	
Gross assets	1,480,035.55 53,274.38
Gross assets	1,480,035.55 53,274.38
Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Gross premiums in course of collection written prior to October 1, 1907.  Total admitted assets.  \$ LIABILITIES.	1,480,035.55 53,274.38
Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Gross premiums in course of collection written prior to October 1, 1907.  Total admitted assets.  \$  LIABILITIES.  In Process of Reported, Proofs Adjustment. not Received.	1,480,035.55 53,274.38
Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Gross premiums in course of collection written prior to October 1, 1907.  Total admitted assets.  LIABILITIES.  Losses and claims:  In Process of Adjustment.  not Received.  Fidelity.  \$ 7,486,652 \$ 1,485,652 \$ 1,485,652	1,480,035.55 53,274.38
DEDUCT ASSETS NOT ADMITTED.	1,480,035.55 53,274.38
Cross assets	1,480,035.55 53,274.38
DEDUCT ASSETS NOT ADMITTED.	1,480,035.55 53,274.38
Cross assets	1,480,035.55 53,274.38
DEDUCT ASSETS NOT ADMITTED.	1,480,035.55 53,274.38
Cross assets	1,480,035.55 53,274.38
DEDUCT ASSETS NOT ADMITTED.	1,480,035.55 53,274.38
Cross assets	1,480,035.55 53,274.38
Cross assets	1,480,035.55 53,274.38
Cross assets	1,480,035.55 53,274.58 1,426,761.17
DEDUCT ASSETS NOT ADMITTED.	1,480,035.55 53,274.58 1,426,761.17
Cross assets	1,480,035.55 53,274.58 1,426,761.17
DEDUCT ASSETS NOT ADMITTED.	1,480,035.55 53,274.58 1,426,761.17

Commissions, brokerage and other charges due					
agents or brokers on policies issued subsequer	nt to October 1,	190	,		
Fidelity			\$ 4,134.3	8	
Surety			12,269.7	8	
Burglary and theft			8,044.6	5	
Total					24,448.81
State, county and municipal taxes due or accru					12,500.00
Return premiums					3,036.54 5,904.23
Advance premiums					6,794.63
Reserve for contingencies				_	37,500.00
Total amount of all liabilities, except ca	pital			S	724,090.70
Capital actually paid up in cash			_\$ 500,000.€	0	
Surplus over all liabilities			_ 202,670.4	7	
Surplus as regards policyholders.				-	702,670.47
Total liabilities				-8	1,426,761.17
EXHIBIT O	F PREMIUMS.				
Battibit	Fidelity.		Surety.	E	Burglary and Theft.
Premiums in force December 31 of previous	IS.		Surety.		i nejt.
year		\$	538,583.79	8	125,200.05
Written or renewed during the year			557,633.93		153,864.90
Total		8	1,096,217.72	8	279,064.95
Deduct expirations and cancellations			496,635.95	-	143,934.76
In force at end of the year		8	599,581.77	8	135,130.19
Deduct amount reinsured			46,549.90		19,522.92
Net premiums in force	_\$ 189,998.22	8	553,031.87	8	115,607.27
DEFECTION IN NORMA					
BUSINESS IN NORTH		KI.	VG 1907.		
	Gross Premiums Received on Risks				
	ritten or Renewed During the Year,		ross Losses Paid.		ross Losses Incurred.
Fidelity and surety	12,462,78		11,552.28		
Burglary and theft					
Total		8	11,552.28	8	11,508.80
		-		=	
GENERAL INT	ERROGATORI	ES.			
Total amount of the company's stock owned by	the directors at	par	value	. 8	150,100.00
Total amount loaned to directors or other office	rs				None
Total amount loaned to stockholders not officer	s				None

# THE AMERICAN CREDIT-INDEMNITY COMPANY.

Incorporated April 28, 1893,

Commenced Business May 1, 1893.

SIDNEY M. PHELAN, President.

E. M. TREAT, Secretary,

SAMUEL D. WINTER, Treasurer,

Home Office, 302 Broadway, New York City, N. Y.

# CAPITAL STOCK. Amount of capital paid up in cash, \$1,000,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	8 2,340,056.22
INCOME,	
Net cash received for premiums:  Credit \$ 1.371.124.55	
Total premiums received.  Gross interest on bonds and dividends on stocks \$ 81,336,11	
Gross interest on deposits 7,580.98	
Gross interest from all other sources 2,661.83	
Total gross interest	91,578.92
Premiums paid in advance on 1908 business	525.00
Total income	\$ 1,463,228.47
Sum of both amounts	8 3,803,284.69
DISBURSEMENTS.	
Net amount paid policyholders for losses:	
Credit\$ 412,120.03	
Total paid for losses	412,120.03
Investigation of claims:	
Credit	29,631.74
Commissions or brokerage, less amount received on return premiums and rein- surance for the following classes:	
Surance for the following classes: Credit	372,405.99
Stockholders for interest or dividends	150,000.00
Salaries, fees and all other compensation of officers, directors, trustees and home	
office employees.	75,156.49
Rents	21,600.11
Taxes, licenses and Insurance Department fees.	23,106.57
Legal expenses	11,317.00
Advertising	22,178.01
Printing and stationery  Postage, telegraph, telephone and express	6,475.17
Agents' balances charged off	6,464.90 122,987.00
Bills receivable charged off	500.00
Premium notes (court claims) charged off	225.00
Premium notes past due charged off	23,872.52
Interest and discount	4,530.28
Expense account	4,687.20
Mercantile agencies.	3,178.42
Traveling expenses	3,738.34
Total disbursements	1,294,174.77
Balance	2,509,109.92

# LEDGER ASSETS.

	LEDGER ASSETS.		
В	ook value of bonds (excluding interest)	2,193,398.38	
	ash in company's office	8,184.52	
	eposited in trust companies and banks on interest	52,140.44	
	eposited in trust companies and banks not on interest	91,620.06	
	ills receivable	10,090.99 69,813.06	
	remum notes—thirty, sixty and hinery days.	43,220.97	
	gents' balances		
	Total ledger assets, as per balance.		2.509.109.92
	Total ledger assets, as per balance		2,509,109.92
	NON-LEDGER ASSETS.		
In	terest accrued on bonds		144.15
	On	Policies or	
	Su	wals Issued beguent to	
GI	oss premiums in course of collection, viz.: Octo	ober 1, 1907.	
	Credit\$	57,212.50	
	Total premiums in course of collection		57,212.50
A	counts owned, purchased on payment of losses		45,756.71
	Gross assets		2,626,494.13
	DEDUCT ASSETS NOT ADMITTED.		
Ri	DEDUCT ASSETS NOT ADMITTED.	10,090.99	
	rniture and fixtures	43,220.97	
	ents' balances	40,641.50	
	oss premiums (doubtful) in course of collection written subsequent	101011.00	
	to October 1, 1907	17,112.50	
Bo	ok value of ledger assets over market value, viz.:		
	Bonds	148,728.88	
	Total		
	Total		259,794.84
	Total admitted assets	_	
	Total admitted assets	_	
	Total admitted assets	_	
·	Total admitted assets	\$\$	
Lo	Total admitted assets.  LIABILITIES.  In Process of Adjustment.	_	
Lo	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1997)	Resisted.	
Lo	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1997)	Resisted.	2,366,699.29
	LIABILITIES   In Process of Adjustment	Resisted. 9,932.00	
Re	Total admitted assets  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted. 9,932.00	2,366,699.29
Re	LIABILITIES.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted. 9,932.00 8 and Decemived on said	24,372.44
Re	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907) \$ 14,440.44 \$  Net unpaid claims.  serve for credit losses on policies expiring in October, November per, 1907, being fifty per cent, of \$410,760.60, gross premiums recepolicies, less \$13,369.80 paid during said months on losses under sai	Resisted. 9,932.00	24,372.44 192,010.50
Re	LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted. 9,932.00 8 and Decemived on said d policies.	24,372.44
Re	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907) \$ 14,440.44 \$  Net unpaid claims.  serve for credit losses on policies expiring in October, November per, 1907, being fifty per cent, of \$410,760.60, gross premiums recepolicies, less \$13,369.80 paid during said months on losses under sai	Resisted. 9,932.00 \$ and Decemived on said d policies.	24,372.44 192,010.50
Re	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted.  9,932.00  \$ and Decemived on said d policies \$ 611,986.89	24,372.44 192,010.50 216,382.94
Re	Total admitted assets  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907) \$ 14,440.44 \$  Net unpaid claims.  serve for credit losses on policies expiring in October, November ber, 1907, being fifty per cent. of \$410,760.60, gross premiums recepolicies, less \$13,369.80 paid during said months on losses under said  Total unpaid claims and expenses of settlement oss premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy.  \$ Total unearned premiums.	Resisted. 9,932.00 \$ and Decemived on said d policies. \$ 611,986.89	24,372.44 192,010.50
Re	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted. 9,932.00 \$ and Decemived on said d policies. \$ 611,986.89	24,372.44 192,010.50 216,382.94
Re	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted.  9,932.00  \$ and Decemived on said d policies.  \$ 611,986.89	24,372.44 192,010.50 216,382.94
Re	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted. 9,932.00 \$ and Decemived on said d policies. \$ 611,986.89	24,372.44 192,010.50 216,382.94 611,986.89
Gr Co	Total admitted assets.  LIABILITIES.  In Process of Adjustment. Credit (on policies expiring prior to October 1, 1907)	Resisted. 9,932.00 \$ and Decemived on said d policies. \$ 611,986.89	2,366,699,29  24,372,44  192,010,50  216,382,94  611,986,89
Gr Co	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted. 9,932.00 \$ and Decemived on said d policies. \$ 611,986.89	2,366,699,29  24,372,44  192,010,50  216,382,94  611,986,89  9,651,96 21,148.00
Gr Coo Sta Ad	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted. 9,932.00 \$ and Decemived on said d policies. \$ 611,986.89 to agents or \$ 1,000,000.00	2,366,699,29  24,372,44  192,010.50  216,382.94  611,986.89  9,651.96 21,148.00 525.00
Gr Coo Sta Ad	Total admitted assets  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)  Net unpaid claims.  Serve for credit losses on policies expiring in October, November ber, 1907, being fifty per cent. of \$410,760.60, gross premiums recepolicies, less \$13,369.80 paid during said months on losses under said Total unpaid claims and expenses of settlement coss premiums dess reinsurance) upon all unexpired risks running one year or less from date of policy.  Total unearned premiums.  minissions, brokerage and other charges due or to become due brokers on policies issued subsequent to October 1, 1907, viz.: Credit  te, county and municipal taxes due or accrued lyvance premiums.  Total amount of all liabilities, except capital.	Resisted. 9,932.00 \$ and Decemived on said d policies. \$ 611,986.89 to agents or \$ 1,000,000.00	2,366,699,29  24,372,44  192,010.50  216,382.94  611,986.89  9,651.96 21,148.00 525.00
Gr Coo Sta Add Casu	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted. 9,932.00 \$ and Decemived on said d policies. \$ 611,986.89 to agents or \$ 1,000,000.00 507,004.50	2,366,699,29  24,372,44  192,010.50  216,382.94  611,986.89  9,651.96 21,148.00 525.00
Gr Coo Sta Add Casu	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted. 9,932.00 \$ and Decemived on said d policies. \$ 611,986.89 to agents or \$ 1,000,000.00 507,994.50	2,366,699,29  24,372,44  192,010.50  216,382.94  611,986.89  9,651.96 21,148.00 525.00 859,694.79
Gr Coo Sta Add Casu	Total admitted assets.  LIABILITIES.  In Process of Adjustment.  Credit (on policies expiring prior to October 1, 1907)	Resisted. 9,932.00 \$ and Decemived on said d policies. \$ 611,986.89 to agents or \$ 1,000,000.00 507,994.50	2,366,699,29  24,372,44  192,010.50  216,382.94  611,986.89  9,651.96 21,148.00 525.00 859,694.79

### EVHIDIT OF DEFINITION

EARIBIT OF FREMIONS.	Credit.
Premiums in force December 31 of previous year	1,068,997.47
Written or renewed during the year	1,446,592.94
Total\$	2,515,590.41
Deduct expirations and cancellations	1,291,616.63
In force at end of the year\$	1,223,973.78

BUSINESS IN NOR	TH CAR	OLINA DU	RING 1907.	
	Recei Writte	s Premiums ved on Risks on or Renewed ng the Year,	Gross Losses Paid.	Gross Losses Incurred.
Credit	8	25,323.75	\$ 6,731.4	9 \$ 6,731.49

### GENERAL INTERROGATORIES

Total amount of company's stock owned by the directors at par value\$	248,200.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers.	None

# AMERICAN SURETY COMPANY OF NEW YORK.

Incorporated April 14, 1884.

Commenced Business April 15, 1884.

HENRY D. LYMAN, President.

H. B. Zevely, Secretary.

WILLIAM A. BRANDT, Treasurer.

Home Office, 100 Broadway, New York City, N. Y.

# CAPITAL STOCK.

Amount of capital paid up in cash, \$2,500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year\$	6,383,229.80
INCOME.	

INCOME.		
Net cash received for premiums: Fidelity Surety		
Total premiums received		1,998,651.76
Gross interest on bonds and dividends on stocks		
Gross interest on deposits.	15,429.21	
Gross interest from all other sources	128.48	
Gross rent from company's property, including \$38,400 for com-	4	
pany's occupancy of its own buildings	349,666.01	
Total gross interest and rents		481,213.42
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		140.00
Premiums paid in advance December 31, 1907	\$ 25,806.20	
Premiums paid in advance December 31, 1906	18,246.00	
Balance		7,560.20
Bills payable discounted		100,000.00

Sum of both amounts______\$ 8,970,795.18 Si Si R R R A L A P P G

#### DISBURSEMENTS.

let amount paid policyholders for losses:	
Fidelity	
Surety 620,091.51	
Total paid for losses	855, 165, 29
nvestigation of claims:	
Fidelity	31,579.35
ommissions or brokerage, less amount received on return premiums	
and reinsurance for the following classes:	
Fidelity\$ 54,601.98	
Surety 104,018.84	
Total	158,620.82
tockholders for interest or dividends (amount declared during the year)	200,000.00
alaries, fees and all other compensation of officers, directors, trustees and home	200,000.00
office employees	306,251.60
alaries, traveling and all other expenses of agents not paid by commissions.	431,094.88
nspections (other than medical)	11,338.27
tents, including \$38,400 for company's occupancy of its own buildings	40,791.68
tepairs and expenses (other than taxes) on real estate, including lease for minety-	40,731.00
nine years	160,731.51
axes on real estate	65,637.27
all other taxes, licenses and Insurance Department fees	50, 193.44
egal expenses	1,178.20
dvertising	21,071.67
rinting and stationery	44,051.64
Ostage, telegraph, telephone and express	25,319.00
urniture and fixtures	11,080.80
iross loss on sale or maturity of ledger assets, viz.:	11,000.00
Bonds\$ 1,585.86	
Stocks	
	* 040 00
Total	5,918.36
General miscellaneous expenses	29,609.08
becks of other parties in process of collection December 31, 1906.	967.04 752.06
nterest	752.00
Total disbursements\$	2,451,351.96
Balance \$	6,519,443,22
AVMINITOR AND	0,010,110.55
LEDGER ASSETS.	
Book value of real estate\$ 3,156,337.64	
Book value of bonds (excluding interest), \$1,775,170.24; and book	
value of stocks, \$1,025,811,252,800,981.49	
'ash in company's office 4,240.04	
Deposited in trust companies and banks on interest	
Deposited in trust companies and banks not on interest	
Total ledger assets, as per balance	0 510 110 00
Total ledger assets, as per balance\$	6,519,443.22
NON-LEOGER ASSETS.	
nterest accrued on bonds 8,776.66	
nterest accused on other assets 5 125 00	
Rents due and accrued on company's property or lease 11,629.18	
Total interest and rents due and accrued	25,530.84

Gross premiums in course of collection, viz.:	Rene	Policies or wals Issued sequent to	Rene	Policies or wals Issued Prior to	
Fidelity		65,854.72		6,994.76	
Surety		130,863.18		109,551.53	
	\$	196,717.90	8	116,546.29	
Total premiums in course of collection				\$	313,264.19
Gross assets				8	6,858,232.25
DEDUCT ASSE	TS NO	T ADMITTED.			
Gross premiums in course of collection wr.					
1, 1907 Book value of ledger assets over market value			\$	116,546.29	
Bonds and stocks				367,089.58	
Total					483,635.87
Total admitted assets				_	
				=	0,011,002.00
LIAI	BILIT				
Losses and claims:		In Process of Adjustment.		orted, Proofs t Received.	
Fidelity				144,183.56	
Surety		17,064.75		127,895.58	
Total	\$	58,984.54	\$	272,079.14	
Losses and claims:		Resisted.		Total.	
Fidelity		23,361.68	-	209,465.03	
Surety	-	149,443.60	_	294,403.93	
Total	\$	172,805.28	8	503,868.96	
Total unpaid claims and expenses of se Gross premiums (less reinsurance) upon all u one year or less from date of policy Gross premiums (less reinsurance) upon all u more than one year from date of policy	nexpir mexpir	ed risks runn ed risks runn	ing \$	1,016,799.59	503,868.96
Total unearned premiums					1,126,946.11
Commissions, brokerage and other charges du	e or to	become due	e to		
agents or brokers on policies issued sub-	sequen	t to October	1.		
Fidelity			s	1.956.30	
Surety				6,137.15	
Total					8,093.45
Salaries, rents, expenses, bills, accounts, fees,					12,500.00
State, county and municipal taxes due or accr					25,837.05
Due and to become due for borrowed money .  Advance premiums					100,000.00 25,806.20
Checks of other parties in process of collection					1,342.14
Munich Reinsurance Company					1,671.87
Total amount of all liabilities, except c					1,806,065.78
Capital actually paid up in cash Surplus over all liabilities					
Surplus as regards policyholders			-		4,568,536,60
Total liabilities				_	6,374,602.38
				_	

#### EXHIBIT OF PREMIUMS

•	Fidelity.		Surety.
Premiums in force December 31 of previous year\$	711,261.20	\$	1,246,422.95
Written or renewed during the year	1,078,763.43		1,400,292.80
Total8	1,790,024.63	8	2,646,715.75
Deduct expirations and cancellations	935,291.23		1,275,384.37
In force at end of the year\$	854,733.40	8	1,371,331.38

#### BUSINESS IN NORTH CAROLINA DURING 1907.

	Gross Premiums Received on Risks Written or Renewed G During the Year.					es Losses	
Fidelity		5,068.42		11,299.86	-	10,726.55	
Surety	-	4,607.91					
Total	- \$	9,676.33	\$	11,299.86	\$	10,726.55	

#### GENERAL INTERROGATORIES.

Total amount of the company's stock owned by the directors at par value\$	395,750.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None

#### CONTINENTAL CASUALTY COMPANY.

Incorporated November, 1897.

. Commenced Business December, 1897.

H. G. B. ALEXANDER, President.

W. H. Betts, Secretary.

W. H. ROBERTS, Treasurer.

Home Office, Hammond, Indiana. General Offices, Chicago, Ill.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$300,000.00.

Amount of ledger assets (as per balance) December 31 of previous year. . . . . . . . \$ 1,192,196.62 INCOME.

Net cash received for premiums:		
Accident	2,051,476.91	
Health	330,384.19	
Total premiums received		2,381,861.10
Policy fees required or represented by applications		204,163.95
Gross interest on mortgage loans	32,452.69	
Gross interest on collateral loans	2,322.81	
Gross interest on bonds and dividends on stocks	13,952.33	
Gross interest on deposits	344.23	
Gross interest from all other sources	108.76	
Gross rent from company's property	3,040.00	
Total gross interest and rents  Gross profit on sale or maturity of ledger assets, viz.:		52,220.82

Gross profit on sale or maturity of ledger assets, viz.:	
Real estate	694.30
In suspense	653.64
Total income\$	
Sum of both amounts\$	3.831.790.43

#### DISBURSEMENTS.

Net amount paid policyholders for losses:		
Accident8	894,321.47	
Health	118,065.73	
		4 040 00W 00
Total paid for losses	3	1,012,387.20
Investigation of claims:	** *** ***	
Accident\$		
Health	1,829.91	
Total		13,785.11
Commissions or brokerage, less amount received on return premiums		
and reinsurance for the following classes:		
Accident\$	523;530.95	. 6
Health	85,225.96	
Total		608,756.91
Policy fees retained by agents.		204, 163.95
Stockholders for interest or dividends		60,000.00
Salaries, fees and all other compensation of officers, directors, trustees		60,000.00
		102 042 01
office employees.  Salaries, traveling and all other expenses of agents not paid by commiss		195,845.61
		204,751.73
Medical examiners' fees and salaries.		11,621.24
Rents		19,806.92
Taxes on real estate.		153.20
All other taxes, licenses and Insurance Department fees		52,051.63
Legal expenses		19,901.33
Advertising		19,009.67
Printing and stationery		27,868.87
Postage, telegraph, telephone and express.		21,890.93
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate		338.20
Bank exchange		1,647.90
General expenses		1,647.90 18,704.82
General expenses	s	18,704.82 2,492,685.22
General expenses	s	18,704.82
General expenses	s	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.	\$ \$	18,704.82 2,492,685.22
General expenses  Total disbursements  Balance  LEDGER ASSETS  Book value of real estate.  \$	58,879.76	18,704.82 2,492,685.22
General expenses.   Total disbursements.   Balance   LEDGER ASSETS.	58,879.76 535,113.00	18,704.82 2,492,685.22
General expenses	58,879.76	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  \$ Mortgage loans on real estate. Loans secured by pledge of bonds, stocks or other collaterals. Book value of bonds (excluding interest), \$311,000; and book	58,879,76 535,113.00 15,000.00	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of stocks, \$45,000.	58,879.76 535,113.00 15,000.00 356,000.00	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate	58,879,76 535,113,00 15,000,00 356,000,00 4,553,50	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.	\$	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.	\$ 58,879,76 535,113,00 15,000,00 356,000,00 4,553,50 25,000,00 110,105,80	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.	58,879,76 535,113.00 15,000.00 356,000.00 4,553.50 25,000.00 110,105.80 5,663.96	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.	58,879,76 535,113,00 15,000,00 356,000,00 4,553,50 25,000,00 110,105,80 5,663,96 138,073,18	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.  Furniture and fixtures.	58,879,76 535,113,00 15,000,00 4,553,50 25,000,00 10,105,80 5,603,96 5,603,96 4,431,41	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.	58,879,76 535,113,00 15,000,00 356,000,00 4,553,50 25,000,00 110,105,80 5,663,96 138,073,18	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.  Furniture and fixtures.	\$ 58,879,76 535,113.00 15,000.00 356,000.00 4,553.50 25,000.00 110,105.80 5,663.96 138,073.18 40,431.41 50,284.60	18,704.82 2,492,685.22
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.  Furniture and fixtures.  Agents' balances.  Total ledger assets, as per balance.	\$ 58,879,76 535,113.00 15,000.00 356,000.00 4,553.50 25,000.00 110,105.80 5,663.96 138,073.18 40,431.41 50,284.60	18,704.82 2,492,685.22 1,339,105.21
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.  Furniture and fixtures.  Agents' balances.	\$ 58,879,76 535,113.00 15,000.00 356,000.00 4,553.50 25,000.00 110,105.80 5,663.96 138,073.18 40,431.41 50,284.60	18,704.82 2,492,685.22 1,339,105.21
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.  Furniture and fixtures.  Agents' balances.  Total ledger assets, as per balance.	\$ 58,879,76 535,113.00 15,000.00 356,000.00 4,553.50 25,000.00 110,105.80 5,663.96 138,073.18 40,431.41 50,284.60	18,704.82 2,492,685.22 1,339,105.21
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.  Furniture and fixtures.  Agents' balances.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.	\$ 58,879 76 535,113 00 15,000 00 00 45,000 00 00 44,553,50 00 00 110,105 80 5,663 90 15,663 90 138,073,18 40,431 41 50,284 60 \$	18,704.82 2,492,685.22 1,339,105.21
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Mortgage loans on real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.  Furniture and fixtures.  Agents' balances.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due (\$792) and accrued (\$4,744.36) on mortgages.  \$ Interest due (\$792) and accrued (\$4,744.36) on mortgages.  \$ Interest accrued on bonds.	58, 879, 76 535, 113, 00 15, 000, 00 356, 000, 00 4, 553, 50 25, 000, 00 110, 105, 80 5, 663, 96 138, 073, 18 40, 431, 41 50, 284, 60 \$ 5, 530, 36 5, 330, 84	18,704.82 2,402,685.22 1,339,105.21 1,339,105.21
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Sometimes and set to the collaterals.  Loans secured by pledge of bonds, stocks or other collaterals.  Loans secured by pledge of bonds, stocks or other collaterals.  Loans secured by pledge of bonds, stocks or other collaterals.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.  Furniture and fixtures.  Agents' balances  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due (\$792) and accrued (\$4,744,36) on mortgages.  \$ Interest accrued on bonds.  Total interest due and accrued.	\$ 58,879,76 535,113,00 15,000,00 356,000,00 356,000,00 356,000,00 110,105,80 5,663,96 318,073,18 40,431,41 50,284,60 \$ 5,536,36 5,330,84	18,704.82 2,492,685.22 1,339,105.21 1,339,105.21
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Loans secured by pledge of bonds, stocks or other collaterals.  Book value of bonds (excluding interest), \$311,000; and book value of stocks, \$45,000.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.  Furniture and fixtures.  Agents' balances.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due (\$792) and accrued (\$4,744.36) on mortgages.  \$ Interest accrued on bonds.  Total interest due and accrued.  Market value of real estate over book value.	\$ 58,879.76 5355,113.00 15,000.00 4,553.50 25,000.00 4,553.50 25,000.00 130,105.80 5,663.96 138,073.18 40,431.41 50,284.60 5,530.84	18,704.82 2,402,685.22 1,339,105.21 1,339,105.21 1,339,105.21
General expenses.  Total disbursements.  Balance  LEDGER ASSETS.  Book value of real estate.  Sometimes and set to the collaterals.  Loans secured by pledge of bonds, stocks or other collaterals.  Loans secured by pledge of bonds, stocks or other collaterals.  Loans secured by pledge of bonds, stocks or other collaterals.  Cash in company's office.  Deposited in trust companies and banks on interest.  Deposited in trust companies and banks not on interest.  Bills receivable.  Cash in hands of treasurer and paymasters in transit.  Furniture and fixtures.  Agents' balances  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due (\$792) and accrued (\$4,744,36) on mortgages.  \$ Interest accrued on bonds.  Total interest due and accrued.	\$ 58,879.76 5355,113.00 15,000.00 4,553.50 25,000.00 4,553.50 25,000.00 130,105.80 5,663.96 138,073.18 40,431.41 50,284.60 5,530.84	18,704.82 2,492,685.22 1,339,105.21 1,339,105.21

		Rener	Policies or vals Issued sequent to er 1, 1907.	
AccidentHealth			579,434.04	
Total premiums in course of collection	_			609,930.54
Gross assets			s	1,961,878.19
DEDUCT ASSETS NO				
sills receivable		S	5,663.96	
urniture and fixtures			40,431.41	
gents' balances			50,284.60	
Total				96,379.97
Total admitted assets				1,865,498.22
LIABILIT	IES.			
	n Process of Adjustment.		rted, Proofs Received.	
Accident\$			118,568.78	
Health	1,176.50		11,784.45	
Total			130,353.23	
Deduct reinsurance			3,500.00	
Net unpaid claims, except liability claims.	15,193.60	8	126,853.23	
osses and claims:	Resisted.		Total.	
Accident\$	30,095.00	8	162,680.88	
Health	1,900.00		14,860.95	
Totals	31,995.00	8	177,541.83	
Deduct reinsurance	12,500.00		16,000.00	
Net unpaid claims, except liability claims_\$	19,495.00	8	161,541.83	
Total unpaid claims and expenses of settleme			\$	161,541.83
ross premiums (less reinsurance) upon all unexpir				
one year or less from date of policy		\$	919,761.88	
Total unearned premiums				919,761.88
commissions, brokerage and other charges due or t agents or brokers on policies issued subsequen-				
1907, viz.: Accident		0	197 088 14	
Health				
Total				5 200 00
tate, county and municipal taxes due or accrued.				5,200.00 37,500.00
einsurance				11,204.79
dvance premiums				2,427.50
ontingent reserve				50,000.00
Total amount of all liabilities, except capital				1,289,834.04
apital actually paid up in cash		8	300,000.00	
urplus over all liabilities			275,664.18	
surplus as regards policyholders				575,664.18
Total liabilities				1,865,498.22

#### EXHIBIT OF PREMIUMS

Premiums in force December 31 of previous year		8	Health, 78,614.30 446,226.13
Total	4,412,210.81 2,624,538.25	\$	524,840,43 431,259,48
In force at end of the year \$ Deduct amount reinsured.			93,580.95
Net premiums in force\$	1,745,942.82	\$	93,580.95

#### BUSINESS IN NORTH CAROLINA DURING 1907.

	eceived on Risks				11-5
	tten or Renewed turing the Year.		Gross Losses Paid.		oss Losses Incurred.
Accident	\$ 702.01	\$	1,126.77	8	935.50
Health	 171.10		87.20		93.20
Total	\$ 873.11	8	1,213.97	\$	1,028.70

#### GENERAL INTERROGATORIES.

Total amount of the company's stock owned by the directors at par value\$	300,000.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None

### UNITED STATES BRANCH OF THE EMPLOYER'S LIA-BILITY ASSURANCE CORPORATION (LIMITED).

Incorporated October 25, 1880. Commenced Business in United States 1886.

SAMUEL APPLETON, United States Manager.

United States Office, 33 Broad Street, Boston, Mass.

#### STATUTORY DEPOSIT, \$200,000.00.

Amount of ledger assets (as per balance) December 31 of previous	ious year\$	3,516,531.48
INCOME.		
Net cash received for premiums:		
Accident	\$ 232,598.19	
Health	38,795.26	
Liability	2,570,443.52	
Fidelity	73,340.65	
Steam-boiler		
Burglary and theft		
Total premiums received		2,969,816.40
Gross interest on bonds and dividends on stocks	\$ 122,379.11	
Gross interest on deposits	1,748.79	
Total gross interest		124,127.90
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		659.16
Total income	\$	3,094,603.46
Sum of both amounts		6 611 134 94

#### DISBURSEMENTS.

Net amount paid policyholders for losses:		
Accident\$	107,970.53	
Health	10,466.91	
Liability	929,480.06	
Fidelity	19,382.70	
Burglary and theft	9,286.09	
Total paid for losses	\$	1,076,586.29
nvestigation of claims:		
Accident8	3,850.50	
Health	61.05	
Liability	213,880.57	
Fidelity	1,986.71	
Burglary and theft	179.04	
		010 057 0
Total		219,957.87
ommissions or brokerage, less amount received on return pre-		
miums and reinsurance for the following classses:	00 100 TD	
Accident\$	89,186.73	
Health	1,430.21	
Liability	693,248.69	
Fidelity	14,336.28	
Steam-boiler	792.13	
Burglary and theft	12,927.48	
Total		811,921.5
emitted to home office		259,181.14
alaries, fees and all other compensation of officers, directors, trustees	and home	
office employees		72,027.93
alaries, traveling and all other expenses of agents not paid by commiss	ions	24,206.37
nspections (other than medical)		38,022.00
ents		30,451.78
axes, licenses and Insurance Department fees		56,922.40
egal expenses		3,858.77
dvertising		9,808.92
rinting and stationery		23,433.98
ostage, telegraph, telephone and express		18,266.71
urniture and fixtures		3,173.81
cross loss on sale or maturity of ledger assets, viz.:		
Bonds		69.00
gents' balances charged off		4,575.76
Total disbursements	-	2,652,464.31
Balance		3,958,670.63
LEDGER ASSETS.	_	
sook value of bonds (excluding interest)\$ 3	020 700 00	
ash in company's office	3,300.00	
Deposited in trust companies and banks on interest.	1,544.04	
ash deposited with trustee, with Kidder-Peabody Co.	23,039,91	
Total ledger assets, as per balance	8	3,958,670.68
NON-LEDGER ASSETS.		
nterest due and accrued on bonds		47,918,07
		11 16 10 101

	Rener	Policies or vals Issued sequent to	Ren	Policies or ewals Issued Prior to	
Gross premiums in course of collection, viz.;	Octob	er 1, 1907.	Octo	ber 1, 1907.	
Accident	9	48,884.14	8	4,807.19	
Health		3,038.14	0	12.50	
Liability		488,401.64		37.529.36	
Fidelity		13,934.51		98.45	
Burglary and theft	-	13,342.34		80.50	
	8	567,600.77	s -	42,528.00	
Total premiums in course of collection_			-		610,128.77
Gross assets				s	4,616,717.47
DEDUCT ASSET					
Gross premiums in course of collection writte	on prio	n to Ootob	on 1		
1907				42,528.00	
Book value of ledger assets over market value				12,020.00	
Bonds				258,186.68	
Total					300,714.68
Total admitted assets				s	4,316,002.79
				_	
	LITIE	S,			
Losses and claims: In Process of Adjustment	of t	Resisted.		Total.	
	.00 \$			18,660.00	
				2,720.00	
Fidelity 18,320.	.00	3,605.0	0.	21,925.00	
Burglary and theft 1,695.	.00		-	1,695.00	
				45,000.00	
Reserve for liability losses				1,380,817.04	
Total unpaid claims and expenses of set	ttlemen	f	_	s	1,425,817.04
Gross premiums (less reinsurance) upon all ur					11,1201031101
one year or less from date of policy			8	1,173,631.40	
Gross premiums (less reinsurance) upon all ur					
more than one year from date of policy				151,788.47	
Total unearned premiums					1,325,419.87
Commissions, brokerage and other charges du					
agents or brokers on policies issued subs 1907, viz.:	equent	to Octobe	er 1,		
Accident				16,966.41	
Health				1,110.55	
Liability				133,353.27	
Fidelity				3,636.37	
Steam-boiler				331.85	
Burglary and theft				3,895.28	
Total					159,293.73
Salaries, rents, expenses, bills, accounts, fees, e	etc., du	e or accrue	d		50,000.00
Total amount of all liabilities, except ca	apital d	eposit		8	2,960,530.64
Statutory deposit					
Surplus over all liabilities				1,155,472.15	
Surplus as regards policyholders					1,355,472.15
Total liabilities					4,316,002.79
				-	

Ded

#### EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
Premiums in force December 31 of previous year\$ Written or renewed during the year	218,721.55 285,426.68	\$ 32,200.13 48,668.75	\$ 1,931,612.60 3,025,737.61
Total\$  Deduct expirations and cancellations	504,148.23 274,790.88	\$ 80,868.88 38,800.87	\$ 4,957,350.21 2,729,995.70
In force at end of the year\$  Deduct amount reinsured	229,357.35 372.17	\$ 42,068.01 35.00	\$ 2,227,354.51 375.83
Net premiums in force\$	228,985.18	\$ 42,033.01	\$ 2,226,978.68
Premiums in force December 31 of previous year. Written or renewed during the year.		Steam-boiler.  \$ 6 4,506.16	
m	e 100 000 9	0 0 1 506 16	¢ 04.416 11

ritten or renewed during the year	105,380.46		4,506.16		66,640.21
Total\$ duct expirations and cancellations	182,009.86 103,857.54	8	4,506.16 225.00	8	94,416.11 31,937.14
In force at end of the year\$ duct amount reinsured			4,281.16		62,478.97 125.48
Net premiums in force	78,133.57	\$	4,281.16	8	62,353.49

### BUSINESS IN NORTH CAROLINA DURING 1907.

	Recei	s Premiums wed on Risks a or Renewe ag the Year.	d	Gross Losses Paid,		ross Losses Incurred.
Accident	_8	1,854.39	8	451,91	8	326.91
Health	_	800.32		150.16		225.16
Liability	-	16,595.63		10,219.50		11,704.50
Total	_8	19,250.34	\$	10,821.57	\$	12,256.57

# THE EMPLOYER'S INDEMNITY COMPANY OF PHILADELPHIA.

Incorporated March, 1903.

Commenced Business March, 1903,

FRANK R. TOBEY, President.

TREVANION B. DALLAS, Secretary.

FERDINAND E. TRUDEL, Treasurer.

CAPITAL STOCK.

Home Office, West End Trust Building, Broad and South Penn-Square, Philadelphia, Pa.

Amount of capital paid up in cash, \$100,000.00.	
Amount of ledger assets (as per balance) December 31 of previous year\$	370,901.69
INCOME.	
Net cash received for premiums:	
Accident\$ 37.50	
Liability 264,553.81	
Total premiums received	264,591.31
Gross interest on mortgage loans 1,696.77	
Gross interest on bonds and dividends on stocks 14,786.43	
Gross interest on deposits 202.48	
Total gross interest	16,685.68
Gross increase in book value of ledger assets, viz.:	
Bonds	574.14
Total income	281,851.13
Sum of both amounts\$	652,752.82
DISBURSEMENTS.	
Net amount paid policyholders for losses:  Accident	
Liability 84,337.36	
Total paid for losses.  Commissions or brokerage, less amount received on return pre-	84,437.36
miums and reinsurance for the following classes:	
Liability\$ 46,806.19	
TotalStockholders for interest or dividends	46,806.19 6,000.00
Salaries, fees and all other compensation of officers, directors, trustees and home	6,000.00
office employees.	37,902.87
Medical examiners' fees and salaries	606.00
Inspections (other than medical)	310.35
Rents	3,049.68
Taxes, licenses and Insurance Department fees	8,424.29
Legal expenses.	17,039.25
Advertising, printing and stationery	2,969.05
Postage, telegraph, telephone, express and general expenses	6,945.10
Furniture and fixtures Gross decrease in book value of ledger assets, viz,:	1,299.97
Bonds 387.09	
Other assets 407.02	
Total	794.11
	4.525.64
Traveling expenses	
Total disbursements	221,109.86
Balance	431.642.96

#### LEDGER ASSETS.

ELDGER ASSETS.		
Mortgage loans on real estate\$	24,600.00	
Book value of bonds (excluding interest), \$352,333.60; and book value of stocks, \$38,475,75	390,809,35	
Cash in company's office	1,549.32	
Deposited in trust companies and hanks on interest	14 604 42	
Bills receivable	79.87	
Total ledger assets, as per balance		431,642.96
NON-LEDGER ASSETS.		
Interest due and accrued on mortgages\$	466.77	
Interest due and accrued on bonds	4,626.14	
Interest due and accrued on other assets	607.00	
Total interest due and accrued		5,699.91
On Policies or On I Renewals Issued Rene Subsequent to I Gross premiums in course of collection, viz.: October 1, 1907. Octob	Policies or wals Issued Prior to er 1 1907	
Liability\$ 51,954.73 \$	23,003.12	
Total premiums in course of collection		74,957.85
Furniture and fixtures		2,344.39
Gross assets	8	514,645.11
DEDUCT ASSETS NOT ADMITTED.		
Bills receivable \$	79.87	
Furniture and fixtures.	2,344.39	
Gross premiums in course of collection written prior to October	-,01,100	
1, 1907	23,003.12	
Book value of ledger assets over market value, viz.:		
Bonds and stocks	3,712.00	
Total		29,139.38
Total admitted assets	8	485,505.73
LIABILITIES.		
Reserve for liability losses, estimated	8	25,725.00
Gross premiums (less reinsurance) upon all unexpired risks running		
one year or less from date of policy\$	118,739.75	
Gross premiums (less reinsurance) upon all unexpired risks running		
more than one year from date of policy	9,316.20	
Total unearned premiums		128,055.95
Commissions, brokerage and other charges due or to become due to		
agents or brokers on policies issued subsequent to October 1, 1907, viz.:		
Liability\$	9 807 86	
Total		6 007 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		9,807.86 6,353.97
Advance premiums		360.00
Special contingent reserve		15,000.00
Total amount of all liabilities, except capital	the same of the sa	185,302.78
Capital actually paid up in cash \$		1.0,002.10
Surplus over all liabilities		
Surplus as regards policyholders.		300,202.95
Total liabilities		485,505.73
Total natifities		100,000.73

EXHIBIT	OF PREMIUMS.	Accident.	Liability.
Premiums in force December 31 of previous y Written or renewed during the year		\$ 1,007.00	
Total  Deduct expirations and cancellations			\$ 573,976.36 317,916.85
In force at end of the year			\$ 256,059.51
Net premiums in force			\$ 256,059.51
BUSINESS IN NORTH	CAROLINA DURI	NG 1907.	
	Gross Premiums Received on Risks Written or Renewed During the Year.	Paid.	Incurred.
Liability	_\$ 6,382.84 \$	4,847.93	\$ 4,847.93
GENERAL IN	TERROGATORIES.		
GENERAL IN	TERROGATORIES.		
Total amount of the company's stock owned by Total amount loaned to directors or other of Total amount loaned to stockholders not offi	ficers		None
EDGECOMBE MUTUAL H	AIL INSURA	NCE CON	JPANY.
Incorporated June 27, 1904.	Commenced	Business June	e 27, 1904.
James T. Howard, President. John	F. SHACKELFORD, Se	cretary and Tr	easurer.
Home Office	e, Tarboro, N. C.		
BALAN	CE SHEET.		
Amount of ledger assets (as per balance) Dece	mber 31 of previous y	ear	\$ 2,338.98
	COME.		
Net cash received for premiums: Hail		_\$ 2,066.68	
* Total premiume received		2,000.00	2 066 65

Amount of ledger assets (as per balance) December 31 of previous year\$	2,338.98
Net cash received for premiums:	
Hail\$ 2,066.65	
- Total premiums received Interest on reserve	2,066,65 60.00
Total income\$	2,126.65
Sum of both amounts	4,465.63
DISBURSEMENTS.	
Net amount paid policyholders for losses:	
Hail\$ 1,703.00	
Total paid for losses.	1,703.00
Commissions or brokerage, less amount received on return premiums and rein-	
surance	306.70
Salaries and all other expenses of secretary and treasurer and adjuster	178.33

Taxes, licenses and Insurance Department fees	\$	25.00
Advertising, printing and stationery		3.45
Miscellaneous		9.00
Total disbursements	8	2,225.48
Balance	8	2,240.15
LEDGER ASSETS.		
Deposited in banks on interest\$ 2,240	. 15	
Total ledger assets, as per balance	\$	2.240.15

## THE FIDELITY AND CASUALTY COMPANY OF NEW YORK

Incorporated March 20, 1876.

Sum of both amounts ....

Commenced Business May 1, 1876.

George F. Seward, President.

Robert J. Hillas, Secretary.

Home Office, 97 to 103 Cedar Street, New York City.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$1,000,000.00.

INCOME.		
Net cash received for premiums:		
Accident	1,703,088.12	
Health	877,680.22	
	1,940,618.74	
Fidelity	310,376.22	
Ptate-glass	345,257.44	
Steam-boiler	350,305.27	
Burglary and theft	581,185.70	
Fly-wheel	72,991.20	
Total premiums received		6,181,502.28
Gross interest on collateral loans	1,763.59	
Gross interest on bonds and dividends on stocks	255,030.24	
Gross interest on deposits.	805.41	
Gross interest from all other sources	586.55	
Gross rent from company's property, including \$57,221.27 for com-		
pany's occupancy of its own buildings	77,530.77	
Total gross interest and rents.		335,716.56
Gross profit on sale or maturity of ledger assets, viz.:		

	44.00
Premiums paid in advance	9,497.66
Unearned premiums held under contract with Munich Reinsurance Company	6,290.45
Fidelity insurance fund subscription from agents and employees.	1,207.34
Suspense account	951.39
Sundry accounts	1,326.09
Total income\$	6,536,535.83

13,206,039.54

#### DISBURSEMENTS.

Net amount paid policyholders for losses:		
Accident	847,711.05	
Health	402,167.03	
Liability	943,049.76	
Fidelity	61,723.44	
Plate-glass	136,036.74	
Steam-boiler	31,692.83	
Burglary and theft	172,404.48	
Fly-wheel	18,115.84	
Total paid for losses	S	2,612,901.17
Investigation of claims:		2,012,001.11
Accident\$	56,513.70	
Health	25,243.29	
Liability	181,565.72	
Fidelity	13,736.03	
Plate-glass	11,558.75	
Steam-boiler	4,286.92	
Burglary and theft	22,896.09	
Fly-wheel	607.69	
The state of the s		010 100 10
Total  Commissions or brokerage, less amount received on return pre-		316,408.19
miums and reinsurance for the following classes:		
Accident	584.840.08	
The state of the s	298, 185, 66	
Health Liability	435,527.62	
Fidelity	52,067.11	
Plate-glass	106,640.28	
Steam-boiler	80,131.83	
Burglary and theft	140,364.35	
Fly-wheel	13,259.82	
area and a second a		
Total		1,711,016.75
Stockholders for interest or dividends		150,000.00
Salaries, fees and all other compensation of officers, directors, trustees		
office employees		429,834.45
Salaries, traveling and all other expenses of agents not paid by commiss		361,068.40
Medical examiners' fees and salaries.		5,819.84
Inspections (other than medical)		208,127.08
Rents, including \$57,221.27 for company's occupancy of its own buildin		47,217.83
Repairs and expenses (other than taxes) on real estate		36,795.15
Taxes on real estate		14,951.20
All other taxes, licenses and Insurance Department fees		108,668.23
		8,985.57 22,715.90
Advertising		
Printing and stationery		76,492.03
Postage, telegraph, telephone and express.  Furniture and fixtures.		34,707.63 8,565.81
Exchange and collection of fees		3,267.30
Profit and loss		625.34
Sundry expenses		40,766.45
Total disbursements	\$	6,198,934.32
Balance	\$	7,007,105.22
	_	

#### LEDGER ASSETS.

	LEDG	ER AG	CLID.			
	ok value of real estate				970,499.58	
Boo	ok value of bonds (excluding interest), \$	2,649,62	20.73; and	book		
	value of stocks, \$3,202,742.86			5,	852,363.59	
	h in company's office				16,394.61	
	posited in trust companies and banks on it				36,253.26	
Dep	posited in trust companies and banks not	on inter	est		90,425.61	
Age	ents' balances and sundry ledger accounts	3			41,168.57	
	Total ledger assets, as per balance	DGER A			8	7,007,105.22
					0.051.00	
	erest accrued on bonds					
	erest accrued on other assets				14.34	
Rei	nts accrued on company's property or leas	e			1,485.00	
	Total interest and rents accrued					9,570.56
		Renew	Policies or als Issued	Renewo	ls Issued	
Gro	ss premiums in course of collection, viz.:	Octobe	r 1, 1907.	October	1, 1907.	
	Accident		192,920.32		28,266.30	
	Health	_	226,095.74		19,872.45	
	Liability	_	259,619.88		66,813.26	
	Fidelity	_	29,443.12		8,218.84	
	Plate-glass	_	50,487.92		4,633.46	
	Steam-boiler	_	59,676.85		4,157.92	
	Burglary and theft	_	80,343.73		7,971.53	
	Fly-wheel		15,107.33		856.28	
		8	913,694.89	\$	140,790.04	
	Total premiums in course of collection					1,054,484.93
Res	erve held for account Munich Reinsurance					45,896.13
Fur	niture and fixtures, etc					75,000.00
	Gross assets					8,192,056.84
	DEDUCT ASSE					
	niture and fixtures				75,000.00	
Gro	ss premiums in course of collection wr					
	1, 1907				140,790.04	
Boo	k value of ledger assets over market valu					
	Bonds and stocks				588,600.84	
	nts' balances and sundry ledger accounts				41,168.57	
Mui	nich reserve				45,896.13	
-	Total					891,455.58
	Total admitted assets				s	7,300,601.26
					-	

#### LIABILITIES.

sses and claims:	In Process of Adjustment.	Reported, Proofs not Received.
Accident	182,009.33	\$ 31,080.00
Health	17,100.00	32,000.00
Fidelity	50,749.66	
Plate-glass	12,721.87	
Steam-boiler.	15,562.00	
Burglary and theft	45,134.00	
Net unpaid claims, except liability claims.	323,276.86	\$ 63,080.00

Losses and claims: Accident Health Fidelity Plate-glass Steam-boiler Burglary and theft Fly-wheel Net unpaid claims, except liability claims.	9,299.28 800.00 600.00 10,820.00 7,500.00		Total. 276,227.00 49,100.00 60,048.94 13,521.87 16,162.00 55,954.00 7,500.00	7	
Reserve for liability losses					
Total unpaid claims and expenses of settler Gross premiums (less reinsurance) upon all unexy one year or less from date of policy. Gross premiums (less reinsurance) upon all unexy more than one year from date of policy.	nent pired risks runn pired risks runn	ing	2,903,526.56	.\$	1,685,687.67
Total unearned premiums  Commissions, brokerage and other charges due o agents or brokers on policies issued subseque	r to become due	to			3,456,036.76
1907, viz.: Accident Health Liability Fidelity Plate-glass Steam-boiler Burglary and theft. Fly-wheel			66,229.55 76,872.55 58,154.85 4,940.56 15,530.08 13,630.19 19,250.36 2,741.98	5	
Total Salaries, rents, expenses, bills, accounts, fees, etc. State, county and municipal taxes due or accrued. Reinsurance Advance premiums. Fidelity insurance fund (agents and employees). Reinsurance due Munich Reinsurance Co. Suspense account. Sundry accounts.	due or accrued				257,350.12 27,760.83 75,990.62 12,454.57 24,857.52 8,582.16 45,896.13 2,892.55 1,779.36
Total amount of all liabilities, except capit Capital actually paid up in cash Surplus over all liabilities		8	1,600,000.00	}	5,599,288.29
Surplus as regards policyholders					1,701,312.97
Total liabilities				8	7,300,601.26
EXHIBIT OF	PREMIUMS.				
Premiums in force December 31 of previous year. Written or renewed during the year. Total	2,603,027.89	\$ 1,	323,449.99	\$	Liability. 1,582,870.74 2,317,283.75
Deduct expirations and cancellations			152,589.75 199,007.79	8	3,900,154.49 2,233,515.36
In force at end of the year Deduct amount reinsured		8	953,581.96 65.24	\$	1,666,639.13 782.51

100.90

17,337.29

3,538.27

2,721.33 2,273.67 51,367.21 \$

	Fidelity.	Plate-glass.	Steam-boiler.
Premiums in force December 31 of previous year \$	323,298.44	\$ 323,309.43	\$ 752,347.69
Written or renewed during the year	401,830.22	419,172.44	510,043.95
Total\$	725, 128.66	\$ 742,481.87	\$ 1,262,391.64
Deduct expirations and cancellations	402,596.11	389,196.93	480,547.53
In force at end of the year	322,532.55	\$ 353,284.94	\$ 781,844.11
Deduct amount reinsured	5,138.47	132.46	
Net premiums in force\$	317,394.08	\$ 353,152.48	\$ 781,844.11
		Burglary and Theft.	Fly-wheel.
Premiums in force December 31 of previous year		\$ 684,456.31	\$ 105,294.25
Written or renewed during the year		_ 769,677.74	95,072.29
Total		\$ 1,454,134.05	\$ 200,366.54
Deduct expirations and cancellations.		716,689.25	58,008.60
In force at end of the year		\$ 737,444.80	\$ 142,357.94
Deduct amount reinsured		3,664.84	
Net premiums in force		\$ 733,779.96	\$ 142,357.94
BUSINESS IN NORTH CARO	LINA DUR	ING 1907.	
	Re Wr		ed Gross Losses
		ring the Year.	
Accident		19,170.74 9,494.73	
Health		10,741.38	
Liability		219.53	
Fidelity		3.207.56	
Plate-glass		3,207.30	129.11

#### GENERAL INTERROGATORIES,

Steam-boiler ....

Burglary and theft Fly-wheel

Total amount of the company's stock owned by the directors at par value\$	441,600.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None

#### FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

Incorporated February, 1890.

Commenced Business June, 1890.

EDWIN WARFIELD, President,

HARRY NICODEMUS, Secretary.

Home Office, Northwest Corner Charles and Lexington Streets, Baltimore, Md.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$2,000,000,000.

Amount of ledger assets (as per balance) December 31 of previous year.......\$ 6,103,396.64

INCOME.		
Net cash received for premiums: Fidelity	1.134.652.22	
Surety	300,240.91	
Total premiums received		1,434,893,13
Gross interest on collateral loans\$	3,115.82	*,101,000.10
Gross interest on bonds and dividends on stocks	196,343.78	
Gross interest on deposits.	1,565.13	
Gross interest from all other sources	610.60	
Gross rent from company's property, including \$12,000 for com-	FM M00 00	
pany's occupancy of its own buildings	57,798.69	
Total gross interest and rents		259,434.02
Gross profit on sale or maturity of ledger assets, viz.:  Bonds		123.00
Gross increase in book value of ledger assets, viz.:		-
Stocks		5,000.00
Commissions and fees.  Profit on deposit loans		2,538.00 336.00
Total income		1,702,324.15
Sum of both amounts	\$	7,805,720.79
DISBURSEMENTS.		
Net amount paid policyholders for losses:		
Fidelity\$	627,903.13	
Surety	172,648.05	
Total paid for losses		800,551.18
Investigation of claims:		
Fidelity8		
Surety	7,369.80	
Total		28,238.42
Commissions or brokerage, less amount received on return pre- miums and reinsurance for the following classes:		
Fidelity	289 263 44	
Surety	79.953.02	
Total		369,216.46
Stockholders for interest or dividends		280,000.00
Salaries, fees and all other compensation of officers, directors, trustees		aco,000.00
office employees		169,693.33
Salaries, traveling and all other expenses of agents not paid by commiss		36,358.37
Inspections (other than medical)		25,546.24
Rents		12,000.00
Repairs and expenses (other than taxes) on real estate		19,675.60
Taxes on real estate		18,038.75

other taxes, licenses and Insurance Dep					71,038.96
gal expenses					39,374.0
lvertising					6,609.2
inting and stationery					10,797.60
stage, telegraph, telephone and express.					14,690.29
rniture and fixtures					8,668.8
oss loss on sale or maturity of ledger ass					***
Bonds					581.2
oss decrease in book value of ledger asse				200 750 00	
Bonds					
Stocks				11,677.00	
Total					220,435.00
cidentals					15,593.13
okerage					143.50
velopment					7,869.2
terest charge					1,204.2
aveling expenses					4,405.6
ss on deposit business					199.00
Total disbursements				s	2.160.928.29
Balance					5,644,792.50
LEDG	GER. AS.	SETS			
ok value of real estate			8	757,000.00	
ans secured by pledge of bonds, stocks or				197,750.00	
ok value of bonds (excluding interest					
value of stocks, \$1,536,865				4,405,890.00	
posited in trust companies and banks on				61,216.10	
posited in trust companies and banks on posited in trust companies and banks not	interest_			61,216.10 222,936.40	
posited in trust companies and banks not	interest. t on inter	est		222,936,40	5 611 702 50
posited in trust companies and banks not Total ledger assets, as per balance	interest. t on inter	est		222,936,40	5,644,792.50
posited in trust companies and banks not Total ledger assets, as per balance	interest. t on inter	est		222,936,40	5,644,792.50
posited in trust companies and banks not Total ledger assets, as per balance	interest t on inter	estssets.		222,936,40	
posited in trust companies and banks not Total ledger assets, as per balance NON-L	t on interest.	estssers.	On	222,936,40 \$	
posited in trust companies and banks not Total ledger assets, as per balance NON-L nts due and accrued on company's prope	t on inter	est	On Rene	222,936.40	
posited in trust companies and banks not Total ledger assets, as per balance NON-L nts due and accrued on company's prope	t on inter	est	On Rene	222,936,40  Policies or wals Issued Prior to	
posited in trust companies and banks not Total ledger assets, as per balance NON-L nts due and accrued on company's prope oss premiums in course of collection, viz.:	interest. t on inter LEOGER A erty or lea On I Reneu Subs	est	On Rene Octob	222,936,40  S  Policies or wals Issued Prior to eer 1, 1907.	
posited in trust companies and banks not  Total ledger assets, as per balance  NON-L  Ints due and accrued on company's prope  oss premiums in course of collection, viz.:  Fidelity	t on interest.  t on interest.  LEOGER A erty or lea Renew Subs Cotobe	est	On Rene Octob	222,936,40	
posited in trust companies and banks not Total ledger assets, as per balance NON-L nts due and accrued on company's prope oss premiums in course of collection, viz.:	interest_t on interest_t on interest_t on interest_t on interest_t on I Renew Substitute of the Substi	ssets.  ssets.  colicies or cals Issued equent to 7 1, 1907.  58,824.62 69,126.24	On Rene Octob	222,936,40	
posited in trust companies and banks not Total ledger assets, as per balance NON-L  nts due and accrued on company's prope  oss premiums in course of collection, viz.: Fidelity Surety	interest. t on inter LEOGER A erty or lea On I Renew Subs	est	On Rene Octob	222,936.40  S  Policies or wals Issued Prior to 10 10 10 10 10 10 10 10 10 10 10 10 10	
posited in trust companies and banks not  Total ledger assets, as per balance  NON-L  Ints due and accrued on company's prope  oss premiums in course of collection, viz.:  Fidelity	interest. t on inter LEOGER A erty or lea On I Renew Subs	est	On Rene Octob	222,936.40  S  Policies or wals Issued Prior to 10 10 10 10 10 10 10 10 10 10 10 10 10	
posited in trust companies and banks not Total ledger assets, as per balance NON-L  nts due and accrued on company's prope  oss premiums in course of collection, viz.: Fidelity Surety  Total premiums in course of collectice	interest ton interest ton interest ton interest ton interest ton interest ton interest or least on a substitution of the subst	est	On Rene Octob	222,936.40 \$ Policies or wals Issued Prior to ver 1, 1907. 27,718.29 6,817.86 34,536.15	3,283.56 162,487.01
posited in trust companies and banks not Total ledger assets, as per balance NON-L Ints due and accrued on company's prope oss premiums in course of collection, viz.: Fidelity	interest ton inter ton interest on I Renew Subscience Octobe	est	On Rene Octob	222,936.40 \$ Policies or wals Issued Prior to ver 1, 1907. 27,718.29 6,817.86 34,536.15	3,283.56
posited in trust companies and banks not Total ledger assets, as per balance NON-L Ints due and accrued on company's prope oss premiums in course of collection, viz.: Fidelity	interest ton inter ton interest on I Renew Subscience Octobe	est	On Rene Octob	222,936.40 \$ Policies or wals Issued Prior to ver 1, 1907. 27,718.29 6,817.86 34,536.15	3,283.56 162,487.01
posited in trust companies and banks not Total ledger assets, as per balance NON-L Ints due and accrued on company's prope oss premiums in course of collection, viz.: Fidelity	interest ton inter ton inter ton inter ton inter ton inter On I Renew Subs: Octobe	est	On Rene Octob	222,936,40 \$  Policies or wats Issued Prior to Prior to 27,718,29 6,817,86 34,536,15	3,283.56 162,487.01
posited in trust companies and banks not Total ledger assets, as per balance NON-L Ints due and accrued on company's prope oss premiums in course of collection, viz Fidelity Surety Total premiums in course of collection Gross assets.  DEDUCT ASS OSS premiums in course of collection writt	interest to on inter to on inter to on inter to on inter the control of the contr	est.  SSETS. use. Policies or als Issued sequent to 7 1, 1907. 58,824.62 69,126.24 127,950.86	On Rene Octob	222,936.40 \$ Policies or wals Issued Perior to the Prior 1, 1907. 27,718.29 6,817.86 34,536.15	3,283.54 162,487.01 5,810,563.10 34,536.13
posited in trust companies and banks not Total ledger assets, as per balance NON-L nts due and accrued on company's prope oss premiums in course of collection, viz.: Fidelity Surety Total premiums in course of collectic Gross assets DEDUCT ASS	interest to on inter to on inter to on inter to on inter the control of the contr	est.  ssets.  ssets.  colicies or als Issued sequent to 7 1, 1907.  58,824.62 69,126.24  127,950.86	On Rene Octob	222,936.40 \$ Policies or wals Issued Perior to the Prior 1, 1907. 27,718.29 6,817.86 34,536.15	3,283.54 162,487.01 5,810,563.10 34,536.13
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posited in trust companies and banks not Total ledger assets, as per balance NON-L Ints due and accrued on company's prope oss premiums in course of collection, viz.: Fidelity Surety Total premiums in course of collectic Gross assets. DEDUCT ASS oss premiums in course of collection writt Total admitted assets.	interest. t on inter LEOGER A erty or les On I I Reneu Subs Octobe \$ on.  SETS NOT ten prior ABILITI	est sseTS sseTS sseTS sseTS sseTS sseTS siseLs siseL	On Rene Octob	222,936,40  8  Policies or wals Issued with the policies of th	3,283.54 162,487.01 5,810,563.10 34,536.13
posited in trust companies and banks not Total ledger assets, as per balance NON-L Ints due and accrued on company's prope oss premiums in course of collection, viz.: Fidelity	interest. t on inter LEOGER A	est	On Rene Octob	222,936.40 \$ Policies or wals Issued Perior to the Prior 1, 1907. 27,718.29 6,817.86 34,536.15	3,283.54 162,487.01 5,810,563.10 34,536.13
posited in trust companies and banks not Total ledger assets, as per balance NON-L Ints due and accrued on company's prope oss premiums in course of collection, viz.: Fidelity	interest. t on inter LEOGER A erty or les On I I Reneu Subs Octobe \$ on.  SETS NOT ten prior ABILITI	est sseTS sseTS sseTS sseTS sseTS sseTS siseLs siseL	On Rene Octob	222,936,40  8  Policies or wals Issued with the policies of th	3,283.54 162,487.01 5,810,563.10 34,536.13
posited in trust companies and banks not Total ledger assets, as per balance  NON-L  Ints due and accrued on company's prope  oss premiums in course of collection, viz.: Fidelity	interest ton inter ton interest on interest	est ssers ssers lise ordicies or dals Issued equent for 71, 1907. 58,824.62 69,126.24 127,950.86  ADMITTED. to October 1  ES. n. Process of Adjustment, 15,098.66	On Rene Octob	222,936,40  \$ Policies or wals Issued Prior to rer 1, 1907. 27,718,29 6,817,86 34,536,15  \$ orted, Proofs t Received. 241,477,66	3,283.54 162,487.01 5,810,563.10 34,536.13
posited in trust companies and banks not Total ledger assets, as per balance NON-L Ints due and accrued on company's prope oss premiums in course of collection, viz.: Fidelity	interest ton inter ton interest on interest	est ssers ssers lise ordicies or dals Issued equent for 71, 1907. 58,824.62 69,126.24 127,950.86  ADMITTED. to October 1  ES. n. Process of Adjustment, 15,098.66	On Rene Octob	222,936,40  \$ Policies or wals Issued Prior to the Prior to 48,17,86 34,536,15  \$ orted, Proofs t Received.	3,283.54 162,487.01 5,810,563.10 34,536.13
posited in trust companies and banks not Total ledger assets, as per balance  NON-L  Ints due and accrued on company's prope  oss premiums in course of collection, viz.: Fidelity	interest ton inter ton interest on interest	est ssers ssers lise ordicies or dals Issued equent for 71, 1907. 58,824.62 69,126.24 127,950.86  ADMITTED. to October 1  ES. n. Process of Adjustment, 15,098.66	On Rene Octob	222,936,40  \$ Policies or wals Issued Prior to rer 1, 1907. 27,718,29 6,817,86 34,536,15  \$ orted, Proofs t Received. 241,477,66	3,283.54 162,487.01 5,810,563.10 34,536.13
posited in trust companies and banks not Total ledger assets, as per balance  NON-L  nts due and accrued on company's prope  oss premiums in course of collection, viz.: Fidelity  Surety  Total premiums in course of collectic  Gross assets.  DEDUCT ASS  oss premiums in course of collection writt  Total admitted assets.  LI  sees and claims:  Adjuste Fidelity  \$ 31,6  Net unpaid claims:  \$ 31,6  sses and claims:	interest. t on inter LEOGER A LETY OF LES ON I Renew Subs Cotobe Subs Cotobe Subs Cotobe Subs Subs Subs Subs Subs Subs Subs Subs	est	On Rene Octob	222,936,40  \$ Policies or wals Issued Prior to rer 1, 1907, 27,718,29 6,817,86 34,536,15  \$ orded, Proofs t Received, 241,477,66 241,477,66 Total.	3,283.54 162,487.01 5,810,563.10 34,536.13
posited in trust companies and banks not Total ledger assets, as per balance NON-L nts due and accrued on company's prope oss premiums in course of collection, viz Fidelity Surety  Total premiums in course of collection Gross assets DEDUCT ASS oss premiums in course of collection writt Total admitted assets LIA sses and claims: Fidelity \$ 31.6 Net unpaid claims. \$ 31.6 sses and claims: Fidelity \$ 31.6 sses and claims: Fidelity	interest. t on inter t on inter  EEOGER A erty or les On I Reneus Subs Subs Octobe \$  SETS NOT ten prior  ABILITI ed. \$28.05 \$ \$28.05 \$	est sse	On Rene Octob	222,936,40	3,283.54 162,487.01 5,810,563.10 34,536.13
posited in trust companies and banks not Total ledger assets, as per balance  NON-L  nts due and accrued on company's prope  oss premiums in course of collection, viz.:  Fidelity  Surety  Total premiums in course of collection  Gross assets  DEDUCT ASS  OSS premiums in course of collection writt  Total admitted assets  LIJ  sses and claims:  Adjuste  Fidelity  \$ 31.6  Net unpaid claims:  Fidelity  Surety  Surety	interest to ninter to ninter to ninter to ninter to ninter to ninter On I Renewall Subscription on	est sse valicies or valicies or valid Issued equent to 7 1, 1907. 55,824.62 69,126.24 127,950.86 ADMITTED. to October 1 15,088.66 15,088.66 Resisted 96,426.42 223,745.75	On Rene Octob	222,936,40  \$ Policies or was Issued Policies or was Issued Profit to the profit of th	3,283.54 162,487.01 5,810,563.10 34,536.13
posited in trust companies and banks not Total ledger assets, as per balance NON-L nts due and accrued on company's prope oss premiums in course of collection, viz Fidelity Surety  Total premiums in course of collection Gross assets DEDUCT ASS oss premiums in course of collection writt Total admitted assets LIA sses and claims: Fidelity \$ 31.6 Net unpaid claims. \$ 31.6 sses and claims: Fidelity \$ 31.6 sses and claims: Fidelity	interest to ninter to ninter to ninter to ninter to ninter to ninter On I Renewall Subscription on	est sse valicies or valicies or valid Issued equent to 7 1, 1907. 55,824.62 69,126.24 127,950.86 ADMITTED. to October 1 15,088.66 15,088.66 Resisted 96,426.42 223,745.75	On Rene Octob	222,936,40	3,283.54 162,487.01 5,810,563.10 34,536.13

Gross premiums (less reinsurance) upon all unexpired risks runn one year or less from date of policy.		51	
Gross premiums (less reinsurance) upon all unexpired risks runn more than one year from date of policy.	ing	66	
Total unearned premiums		8	778,539.17
Jommissions, brokerage and other charges due or to become duagents or brokers on policies issued subsequent to October 1907, viz.:			
Fidelity	\$ 14,706.1	15	
Surety	17,281.5	55	
Total			31,987.7
State, county and municipal taxes due or accruedAdvance premiums			35,000.00 830.60
Total amount of all liabilities, except capital			1,454,734.0
Capital actually paid up in cash Surplus over all liabilities			
Surplus as regards policyholders		-	4,321,292.9
Total liabilities		-8	5,776,026.9
EXHIBIT OF PREMIUMS.	Fidelity.		Surety.
Premiums in force December 31 of previous year	958,293.70	8	444, 354.1
Written or renewed during the year	1,326,436.91		323,426.1
Total		8	765,780.2
Deduct expirations and cancellations	1,102,636.44		418,272.1
In force at end of the year	1,182,094.17	8	347,508.0

	$W_i$	ross Premiums eceived on Risks ritten or Renewe uring the Year.		Gross Losses Paid.		Gross Losses Incurred.
Fidelity	-8	2,769.08	8	600.00	8	600.00
Surety		2,186.25		5.55		
Total	.8	4,955.33	8	605.55	8	600.00

#### GENERAL INTERROGATORIES.

Total amount of the company's stock owned by the directors at par value	416,750.00
Total amount loaned to directors or other officers	None
Total amount loaned to stockholders not officers	None

492,052,34

430.084.97

## FEDERAL UNION SURETY COMPANY.

Incorporated July 8, 1901.

Commenced Business October 1, 1901.

HUGH DOUGHERTY, President.

CHARLES E. SCHICK, Secretary.

W. A. Guthrie, Treasurer.

Home Office, Corner Pennsylvania and Market Streets, Indianapolis, Ind.

## CAPITAL STOCK. Amount of capital paid up in cash, \$300,000,00.

mount of ledger assets (as per balance) December 31 of previous year.....

INCOME.	
et cash received for preminms: \$ 21 Fidelity and surety\$ 21	16,934.46
Total premiums received	216,934,46
Total premiums received \{\} 1 ross interest on mortgage loans \{\} 1	11,042.88
ross interest on mortgage loans- ross interest on bonds and dividends on stocks	3,190.00
ross interest on bonds and dividends on second	2,316.60
Total gross interest	16,549.48
Total gross interestremiums advanced	1,147.86
remiums advanced	\$ 234,631.80
Total income	
Sum of both amounts	\$ 726,684.14
DISBURSEMENTS.	
let amount paid policyholders for losses:	00 512 40
Fidelity and surety	29,515.42
Total paid for losses	129,513,42
timetian of alaims:	
Fidelity and surety	2,710,29
Total	2,710.29
Commissions or brokerage, less amount received on return pre-	
-iums and reingurance for the following classes:	
Fidelity and surety	50,371.33
Total	50,371.33
a to the first and or dividends	AUJUSTION
coloring for and all other compensation of officers, directors, trustees a	and nome
or	
Salaries traveling and all other expenses of agents not paid by commission	OHS 30,200.00
Doute	
Taxes, licenses and Insurance Department fees	
Legal expenses.  Advertising	1,723.9
Advertising Printing and stationery	2,826.2
Printing and stationery Postage, telegraph, telephone and express	3,007.4
Furniture and fixtures	41001.0
Miscellaneous home office expenses	1,768.7
Total disbursements	
Total disputsements	

#### LEDGER ASSETS.

LEDG	THE MONE	i i io.			
Book value of real estate			\$	19,800.00	
Mortgage loans on real estate				218,250.00	
Book value of bonds (excluding interest)				85,265.40	
Cash in company's office				8,500.63	
Deposited in trust companies and banks on in				56,371.43	
Deposited in trust companies and banks not				25,243.55	
Bills receivable				1,000.00	
Real estate mortgage received as salvage				683.00	
Advanced on contracts (secured)				12,450.39	
Agents' debit balances				2,242.96	
Canadian Valley Trust Co.				277.61	
Total ledger assets, as per balance				\$	430,084.97
NON-LE	DGER ASSI	ETS.			
Interest due and accrued on mortgages			8	3,256.59	
Interest due and accrued on bonds				218.60	
Interest due and accrued on other assets				959.14	
Total interest due and accrued					4.434.33
		icies or		olicies or	2,202.00
	Renewals	s Issued	Renew	als Issued	
Gross premiums in course of collection, viz.:	Subsequ	uent to	Pr	rior to	
	octover .	83,140.51	Octobe	5,268.46	
Fidelity and surety					70.00
Total premiums in course of collection	1				88,408.97
Gross assets				8	522,928.27
DEDUCT ASSI	ETS NOT A	DMITTED,			
				1 000 00	
Bills receivable					
Gross premiums in course of collection wi				1,000.00	
Gross premiums in course of collection wi	ritten prio	r to Octo	ober		
Gross premiums in course of collection wi	ritten prio	r to Octo	ober	5,268.46 277.61	
Gross premiums in course of collection wi 1, 1907	ritten prio	r to Octo	ober	5,268.46 277.61	6 546 07
Gross premiums in course of collection wr 1, 1907 Canadian Valley Trust Co.	ritten prio	r to Octo	ober	5,268.46 277.61	6,546.07
Gross premiums in course of collection wi 1, 1907	ritten prio	r to Octo	ober	5,268.46 277.61	6,546.07 516,382.20
Gross premiums in course of collection wi 1, 1907. Canadian Valley Trust Co Total Total admitted assets.	ritten prio	or to Octo	ober	5,268.46 277.61	516,382.20
Gross premiums in course of collection wn 1, 1907. Canadian Valley Trust Co	ritten prio	or to Octo	ober	5,268.46 277.61	516,382.20
Gross premiums in course of collection wi 1, 1907.  Canadian Valley Trust Co  Total  Total admitted assets  LIA  Losses and claims:	BILITIES	r to Octo	In A	5,268.46 277.61 	516,382.20
Gross premiums in course of collection wn 1, 1907. Canadian Valley Trust Co  Total  Total admitted assets  LIA  Losses and claims: Fidelity and surety	BILITIES Ad	r to Octo	In i Ad	5,268.46 277.61 \$ Process of justment. 7,672.16	516,382.20
Gross premiums in course of collection wi 1, 1907.  Canadian Valley Trust Co  Total  Total admitted assets  LIA  Losses and claims:	BILITIES Ad	r to Octo	In i Ad	5,268.46 277.61 	516,382.20
Gross premiums in course of collection wi 1, 1907.  Canadian Valley Trust Co  Total  Total admitted assets.  LIA  Losses and claims:  Fidelity and surety.  Total	BILITIES Ad	5. 23,800.49	In Add	5,268.46 277.61 	516,382.20
Gross premiums in course of collection wi 1, 1907.  Canadian Valley Trust Co  Total  Total admitted assets.  LIA  Losses and claims: Fidelity and surety  Total  Losses and claims:	BILITIES Ad	3. ljusted, 23,800.49 23,800.49	In Add	5,268.46 277.61 	516,382.20
Gross premiums in course of collection wn 1, 1907. Canadian Valley Trust Co	BILITIES Ad\$ Re	3. 23,800.49 23,800.49 4,510.00	In Ad	5,268.46 277.61 	516,382.20
Gross premiums in course of collection wi 1, 1907.  Canadian Valley Trust Co  Total  Total admitted assets.  LIA  Losses and claims: Fidelity and surety.  Total  Losses and claims: Fidelity and surety. Plate-glass, estimated expense to settlen	BILITIES  Ad \$  Re  ent.	3. S.	In I Ad	\$ 5,268.46 277.61 \$ Process of justment. 7,672.16 7,672.16 Fotal. 26,482.65	516,382.20
Gross premiums in course of collection wi 1, 1907	BILITIES  Ad \$  Re\$	3.80.49 23,800.49 23,800.49 23,800.49 500.00	In Add	\$ 5,268.46 277.61 \$ Process of justment. 7,672.16 7,672.16 Fotal. 26,482.65	516, 382.20
Gross premiums in course of collection wi 1, 1907.  Canadian Valley Trust Co  Total  Total admitted assets.  LIA  Losses and claims: Fidelity and surety.  Total  Losses and claims: Fidelity and surety. Flate-glass, estimated expense to settlen  Total  Total  Total unpaid claims and expenses of settlen	BILITIES  Ad  Re  sent.	3,800.49 23,800.49 23,800.49 4,510.00 5,010.00	In Add	\$ 5,268.46 277.61 \$ Process of justment. 7,672.16 7,672.16 Fotal. 26,482.65	516,382.20
Gross premiums in course of collection will, 1907. Canadian Valley Trust Co	BILITIES  Ad  Re  Re  S  entlement	s.	In i Add	\$,268.46 277.61 \$Process of justment. 7,672.16 7,672.16 Folal. 26,482.65 \$30,482.65	516, 382.20
Gross premiums in course of collection wi 1, 1907.  Canadian Valley Trust Co  Total  Total admitted assets.  LIA  Losses and claims: Fidelity and surety.  Total  Losses and claims: Fidelity and surety. Flate-glass, estimated expense to settlen  Total  Total  Total unpaid claims and expenses of settlen	BILITIES  Ad  Re  Re  S  entlement	s.	In i Add	\$,268.46 277.61 \$Process of justment. 7,672.16 7,672.16 Folal. 26,482.65 \$30,482.65	516, 382.20
Gross premiums in course of collection will, 1907. Canadian Valley Trust Co	BILITIES  Ad  \$ Re  \$ ent.  \$ ettlement.  mexpired i	r to Octo 5. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	In I Ad. \$ \$ \$ \$	5,268.46 277.61 S Process of justment. 7,672.16 7,672.16 Fotal. 26,482.65 \$ \$129,960.47	516, 382.20
Gross premiums in course of collection with 1, 1907.  Canadian Valley Trust Co	BILITIES  Ad	S. S	In Add \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	5,268.46 277.61 S Process of justment. 7,672.16 7,672.16 Fotal. 26,482.65 \$ \$129,960.47	516, 382, 20 36, 482, 65
Gross premiums in course of collection will, 1907. Canadian Valley Trust Co	BILITIES  Ad	S. S	In Add \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	5,268.46 277.61 S Process of justment. 7,672.16 7,672.16 Fotal. 26,482.65 \$ \$129,960.47	516, 382.20 36, 482.65
Gross premiums in course of collection with 1, 1907.  Canadian Valley Trust Co	BILITIES  Ad  \$ Re  \$ ent.  \$ ettlement.  iner to be sequent to	S. Ujusted. 23,800.49 23,800.49 23,800.49 25,010.00 500.00 500.00 500.00 consks runr	In 1 Ad, \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	5,268.46 277.61 S Process of justment. 7,672.16 Fotal. 26,482.65 \$ \$ \$129,960.47	516, 382.20 36, 482.65
Gross premiums in course of collection will, 1907. Canadian Valley Trust Co	BILITIES  Ad  \$ Re  \$ ent.  \$ ettlement.  iner to be sequent to	S. Ujusted. 23,800.49 23,800.49 23,800.49 25,010.00 500.00 500.00 500.00 consks runr	In 1 Ad, \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	5,268.46 277.61 S Process of justment. 7,672.16 7,672.16 Fotal. 26,482.65 \$ \$129,960.47	516, 382.20 36, 482.65
Gross premiums in course of collection with 1, 1907.  Canadian Valley Trust Co	BILITIES  Ad  Re  S  entl.  Settlement.  inexpired in  ine or to be sequent to	S. Ujusted. 23,800.49 23,800.49 23,800.49 25,010.00 5,010.00	In i Ad. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	5,268.46 277.61  S  Process of justment. 7,672.16 7,672.16 26,482.65  \$ 129,960.47	516, 382.20 36, 482.65
Gross premiums in course of collection with 1, 1907.  Canadian Valley Trust Co	BILITIES  Ad  S  Re  Settlement.  mexpired in	3. ljusted. 23,800.49 23,800.49 23,800.49 23,800.40 5,010.00 5,010.00 risks runr	In i Add, \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	5,268.46 277.61  \$ Process of justment. 7,672.16  Fotal. 26,482.65 30,482.65 \$ 129,960.47	516,382.20 36,482.65 129,960.47
Gross premiums in course of collection will, 1907.  Canadian Valley Trust Co	BILITIES  Ad  Re  Re  tettlement.  unexpired i	3. Ujusted. 23,800.49 23,800.49 4,510.00 5,010.00 5,010.00 crisks runn	In 1 Ad, 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	5,268.46 277.61  \$Process of justment. 7,672.16 7,672.16 26,482.65 36,482.65 \$ 129,960.47	516, 382.20 36, 482.65 129, 960.47

EXHIBIT OF PREMIUMS.  EXHIBIT OF PREMIUMS.  ums in force December 31 of previous year.  en or renewed during the year.  Total  et expirations and cancellations.  In force at end of the year et amount reinsured.  Net premiums in force.  BUSINESS IN NORTH CAROLINA DURING 1907.  ty and surety.  GENERAL INTERROGATORIES.  amount of the company's stock owned by the directors at par value.  amount loaned to directors or other officers.  amount loaned to stockholders not officers.	Fi	332, 163. 12 516, 382. 20 delity and Surety. 267, 950. 24 298, 403. 47 566, 333. 71 305, 288. 81 201, 064. 90 1, 143. 96 259, 920. 94  Premiums d on kisks or Reviewed phe. Year. 790. 06  99, 100. 00 None None
EXHIBIT OF PREMIUMS.  ums in force December 31 of previous year n or renewed during the year texpirations and cancellations.  In force at end of the year tamount reinsured  BUSINESS IN NORTH CAROLINA DURING 1907.  ty and surety  GENERAL INTERROGATORIES. amount of the company's stock owned by the directors at par value amount loaned to directors or other officers amount loaned to stockholders not officers	Fi	Surety. 267,950.24 267,950.24 298,403.47 566,353.71 305,288.81 261,064.90 1,143.96 259,920.94 Premiums do at history or Renewed y the Year. 790.06 None
ums in force December 31 of previous year n or renewed during the year Total tt expirations and cancellations.  In force at end of the year tt amount reinsured.  BUSINESS IN NORTH CAROLINA DURING 1907.  ty and surety  GENERAL INTERROGATORIES. amount of the company's stock owned by the directors at par value amount loaned to directors or other officers. amount loaned to stockholders not officers.		Surety. 267,950.24 298,403.47 566,353.71 305,288.81 261,064.90 1,143.96 259,920.94  Premiums d on Itisk or Renewed y the Year. 790.06
an or renewed during the year.  Total  texpirations and cancellations.  In force at end of the year et amount reinsured.  Net premiums in force.  BUSINESS IN NORTH CAROLINA DURING 1907.  ty and surety.  GENERAL INTERROGATORIES.  amount of the company's stock owned by the directors at par value amount loaned to directors or other officers.  amount loaned to stockholders not officers.	Gross Receive Written During	298,403.47 566,333.71 305,288.81 261,064.90 1,143.96 259,920.94  Premiums d on Risks or Renewed y the Year. 790.06
an or renewed during the year.  Total  texpirations and cancellations.  In force at end of the year et amount reinsured.  Net premiums in force.  BUSINESS IN NORTH CAROLINA DURING 1907.  ty and surety.  GENERAL INTERROGATORIES.  amount of the company's stock owned by the directors at par value amount loaned to directors or other officers.  amount loaned to stockholders not officers.	Gross Receive Written During	566,353.71 305,288.81 261,064.90 1,143.96 259,920.94 Premiums d on Risks or Renewed g the Year. 790.06
Total te expirations and cancellations In force at end of the year ta amount loaned to stockholders not officers.  Total  In force at end of the year ta amount loaned to stockholders not officers.	Gross Receive Written During	305,288.81 261,064.90 1,143.96 259,920.94  Premiums d on Risks or Renewed g the Year. 790.06  99,100.00 None
In force at end of the year common treinsured.  Net premiums in force	Gross Receive Written During	261,064.90 1,143.96 259,920.94 Premiums ed on Risks or Renewed g the Year. 790.06
to amount reinsured.  Net premiums in force	Gross Receive Written During	1,143.96 259,920.94 Premiums ed on Risks or Renewed g the Year. 790.06
ty and surety	Gross Receive Written During	Premiums ed on Risks or Renewed g the Year. 790.06
ty and surety	Gross Receive Written During	Premiums ed on Risks or Renewed g the Year. 790.06
GENERAL INTERROGATORIES.  amount of the company's stock owned by the directors at par value amount loaned to directors or other officers.  amount loaned to stockholders not officers.	\$	99,100.00 None
amount of the company's stock owned by the directors at par value amount loaned to directors or other officers.		None
amount loaned to directors or other officers		None
amount loaned to directors or other officers		
		None
THE CHARLED AND AND OF THE CENTED AL		
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THE COLUMN THE CENTER AT		
THE CENEDAL		
PERIOD STATES READER OF THE GENERAL	ACC	IDENT,
FIRE AND LIFE ASSURANCE CORPORATION		
	014 (1	110.)
OF GREAT BRITAIN.		
Incorporated February 23, 1891. Commenced	Busine	ss 1891.
FRANKLIN J. MOORE, United States Manager.		
United States Office, 400 Walnut Street, Philadelphia, P	a.	
Cinted States Office, 155 Wallat at 155		
CAPITAL DEPOSIT, \$250,000.00.		
ount of ledger assets (as per balance) December 31 of previous year	\$	919,674.0
INCOME.		
cash received for premiums: Accident	642.73	
I jability 395,	,994,27	
Burglary and theft100,	,589.03	
Total premiums received		1,287,226.6 57,615.0

Gross interest on bonds and dividends on stocks	25,839.80	
Gross interest on deposits.	1,232.08	
Gross rent from company's property	5,333.28	
Total gross interest and rents	s	32,405.16
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		383.75
Gross increase in book value of ledger assets, viz.:		
Real estate	90,423.07	
	232,571.39	
Stocks	81,856.59	
Total		404,851.25
Received from home office		131,182,76
Salvage on returned premiums.		294.72
Received for contingent liability, 1906, from General Accident Insurance		18,750.00
Received from sale of securities		51,616.25
Total income	\$	1,984,324.92
Sum of both amounts	\$	2,903,998.97
DISBURSEMENTS.		
Net amount paid policyholders for losses:  Accident	333,963.29	
	143,724.82	
Burglary and theft	40,654.30	
Total paid for losses		518,342.41
Investigation of claims: Accident\$	4,381.84	
Liability	21,322.83	
Burglary and theft	928.18	
		00 000 00
Total		26,632.85
miums and reinsurance for the following classes:		
	221,563.85	
	117.362.49	
	36,394.39	
Total		375,320.73
Policy fees retained by agents		57,615.00
Remitted to home office		77,748.00
Salaries, fees and all other compensation of officers, directors, trustees a		
office employees		74,670.14
Medical examiners' fees and salaries.		15,984.37
Inspections (other than medical)		7,681.74
Rents, including \$5,333.28 for company's occupancy of its own buildings		6,843.97
Repairs and expenses (other than taxes) on real estate		2,254.11 1,262.25
Taxes on real estate		23, 156, 77
Legal expenses		1,178.11
Advertising		617.50
Printing and stationery		21,417.75
Postage, telegraph, telephone and express		10,201.89
Furniture and fixtures		6,181.99
Gross decrease in book value of ledger assets, viz.:		
Bonds		54,721.59
Traveling expenses.		10,727.06
Miscellaneous		18,590.67
Securities purchased		298,618.13 90,423.27
Reconstruction of office building	-	
Total disbursements	\$	1,700,190.30
Balance	8	1,203,808.37

#### LEDGER ASSETS.

LEDGEI						
k value of real estate				. \$	212,084.14	
k value of bonds (excluding interest), \$7	39,805.	19; and b	OOK		908, 107, 55	
value of stocks, \$168,302.36					278.50	
osited in trust companies and banks on inte	prest				57,433,48	
osited in trust companies and banks on med osited in trust companies and banks not on	interes	t		_	25,000.00	
roceivable				-	405.00	
ified check to Baltimore Fire Department				-	500.00	
Total ledger assets, as per balance						1,203,808.67
NON-LEOG						
rest due and accrued on bonds				S	7,790.34	
rest due and accrued on other assets					237.98	
Total interest due and accrued			0	_		8.028.32
Total interest due and accrued	On Po	licies or	0	n I	Policies or	
ss premiums in course of collection, viz.:	Renewa Subse	ls Issued quent to	Re	neu P	Policies or cals Issued rior to	
ss premiums in course of collection, viz.:	October	1, 1907.	00	1000	9.615.61	
Accident	S	30,482.52	9		5,213.69	
Liability		86,215.77 30,827.22			3,123.42	
Burglary and theft			_			
					17,952.72	405 450 00
Total premiums in course of collection.						165,478.23
Gross assets					\$	1,377,315.22
OEOUCT ASSET						
OEOUCT ASSE	15 NO1	ADMITTEO	•		405.00	
s receivable ss premiums in course of collection writ	tton DW	ior to Oct	tohe	O	100.00	
1, 1907.	tten pr	101 10 00			17,952.72	
-1 of 1-days accept over market value	117 .					
Ronds and stocks					119,502.18	
Real estate					12,084.14	
Total						149,944.04
Total admitted assets						1,227,371.18
					=	
LIAE	BILITII					
ses and claims:	In	Process of		no	orted, Proofs t Received.	
Accident	8	22,832.	18	8	20,921.47	
Burglary and theft		4,535.			4,815.00	
Automobile		6,018.	50			
Net unpaid claims, except liability clai	ims_\$	33,385.	68	8	25,736.47	
sses and claims:		Resisted.			Total.	
Accident	\$	19,071.	48	8	62,825.13	
Burglary and theft		25.	00		9,375.00	
Burglary and theft.			M. 7		6,018.50	
Net unpaid claims, except liability cla	ims.\$	19,096.	48	S	78,218.63	
eserve for liability losses					231,700.79	
Total unpaid claims and expenses of s	ettleme	nt				309,919.42
oss premiums (less reinsurance) upon an u	шехри	ed Hage In	FITTH	HE.		
one year or less from date of policy				8	395, 193, 92	
oss premiums (less reinsurance) upon all t	mexpir	ed risks ru	nni	ng		
more than one year from date of policy-						
Total unearned premlums						435,113,15
•						

Commissions, brokerage and other charges due o agents or brokers on policies issued subsequ					
1907, viz.:	ient to Octob	er 1,			
Accident		8	10,059.2	3	
Liability			28,451.2	0	
Burglary and theft			10,046.6		
Total				8	48,557.10
Salaries, rents, expenses, bills, accounts, fees, etc.,	due or accrue	d		-	36,602.47
State, county and municipal taxes due or accrued					27,017.65
Total amount of all liabilities, except capit	al deposit			.8	857,209.79
Capital deposit		8	250,000.0		
Surplus over all liabilities			120,161.3	9	
Surplus as regards policyholders				-	370, 161.39
Total liabilities				8	1,227,371.18
EXHIBIT OF	PREMIUMS			_	
		7.	a harran	Bi	urglary and
Premiums in force December 31 of previous	Accident.	Li	ability.		Theft.
year\$	305,389.93	\$	195,223.04	8	113,159.32
Written or renewed during the year	912,082.42		562,126.89		147,046.58
Total\$	1,217,472.35	8	757,349.93	8	260,205.90
Deduct expirations and cancellations	848,951.82		359,740.83		107,165.48
In force at end of the year	368,520.53	8	397,609.10	S	153,040.42
Deduct amount reinsured	22,172.15		8,141.56		4,501.88
Net premiums in force\$	346,348.38		389,467.54	\$	148,538.54
F-12				-	

#### BUSINESS IN NORTH CAROLINA DURING 1907.

	Receis Writter	Premiums wed on Risks n or Renewed ng the Year.		Gross Losses Paid.		Gross Losses Incurred.
4 12 4	Duri					
Accident	>	2.878.54	- 8	887.90	S	950.00

500,000.00

## HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY.

Incorporated June, 1866.

Commenced Business October, 1866.

L. B. BRAINERD, President.

C. S. Blake, Secretary.

L. B. BRAINERD, Treasurer.

Home Office, 75 Prospect Street, Hartford, Conn.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00. Amount of ledger assets (as per balance) December 31 of previous year ______\$ 3,634,224.76

Increase of paid-up capital during the year

Extended at	4,134,224.76
Net cash received for premiums:	
Net cash received for premiums. Steam-boiler\$ 1,226,380.74	
Total premiums received	1,226,380.74
Total premiums received. \$ 53,476.93 Gross interest on mortgage loans \$ 50,476.93	
Gross interest on mortgage loans	
Gross interest on deposits1,835.22	
Gross interest from all other sources	
Gross rent from company's property 63.00	)
Total gross interest and rent	175,607.18
Inspections	21,440.38
Gross profit on sale or maturity of ledger assets, viz.:	
Real estate\$ 2,525.00	)
Bonds 60.90	3
Total	2,585.98
Cross in process in book value of ledger assets, viz.;	
Real estate	_ 13,350.00
Profit and loss	1,210.00
Southwestern Irrigation Co.	_ 120.00
Garden City Irrigation Co.	
Agents' balances previously charged off	
Total income	\$ 1,441,594.28
Sum of both amounts	\$ 5,575,819.04
Shin of both amounts	
DISBURSEMENTS.	
Net amount paid policyholders for losses:	
Steam-boiler \$ 66,936.1	9
Total paid for losses	66,936.19
Commissions or brokerage, less amount received on return pre-	
minums and reinsurance for the following classes:	
Steam-boiler \$ 283,927	16
Total	
Stockholders for interest or dividends—stock, \$500,000; cash, \$60,000	560,000.00
Salaries, fees and all other compensation of officers, directors, trustees and hon	ne.
office employees	
Salaries, traveling and all other expenses of agents not paid by commissions	127,868.86
Ins. Report 1908—39	
Allo. Mc port and	

Inspections (other than medical)\$	470,007.86
Rents	5,375.00
Repairs and expenses (other than taxes) on real estate	7,983.80
Taxes on real estate	24.80
All other taxes, licenses and Insurance Department fees	46,469.94
Legal expensesAdvertising	2,733.00
Printing and stationery	3, 108.14 16, 428.03
Postage, telegraph, telephone and express	10,874.41
Furniture and fixtures	2,666.25
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	1,593.13
Total disbursements\$	1.661.768.28
Balance	
Balance	3,914,050.76
LEDGER ASSETS.	
Book value of real estate\$ 97,000.00	
Mortgage loans on real estate1,041,950.00	
Book value of bonds (excluding interest), \$2,244,023,31; and book	
value of stocks, \$405,399.97	
Cash in company's office 2,706.72	
Deposited in trust companies and banks on interest 113,124.62	
Cash in hands of agents	
Total ledger assets, as per balance	3,914,050.76
NON-LEDGER ASSETS.	
Interest accrued on mortgages	26.224.54
	20,227,07
On Policies or On Policies or Renewals Issued Renewals Issued	
Gross premiums in course of collection, viz.; October 1, 1907. October 1, 1907.	
Gross premiums in course of collection, viz.: October 1, 1907. October 1, 1907.	
Steam-boiler \$ 203,819.78 \$ 132,249.23	
Total premiums in course of collection	336,069.01
Gross assets	4,276,344.31
DEDUCT ASSETS NOT ADMITTED.	
Gross premiums in course of collection written prior to October	
1, 1907\$ 132,249.23	
Book value of ledger assets over market value, viz.:  Bonds and stocks	
Total	216,149.51
Total admitted assets	4,060,194.80
LIABILITIES.	
Losses and claims: In Process of Adjustment, Total.	
Steam-boiler \$ 70,923.05 \$ \$70,923.05	
Total unpaid claims and expenses of settlement	70,923.05
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy \$ 32,324.55	
Gross premiums (less reinsurance) upon all unexpired risks running	
more than one year from date of policy	
Total unearned premiums.	1,928,571.19
rotal unearited premiums	1,928,571.19

Com	missions, brokerage and other charges due or to become due to		
	ents or brokers on policies issued subsequent to October 1,		
	07, viz.: Steam-boiler		40,763.95
			8,500.00
	rial and contingent reserve on account of the assumed many ing the faithful performance by the Boiler Inspection and Insurance Coming the faithful performance by the Boiler Inspection assumed under certain		
	pany of Canada of its covenants and company's proportion of the total premiums pertaining to such policies, viz.: \$5,486.77 (being twenty per cent. of \$27,433.85), the pro rata reserve thereon amounting to		4,568.55
	. u.u. v. v. v. v. cont. capital		2,053,326.74
Сар	Total amount of all habilities, except (april   \$1,000,000.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00   1,006,888.00		
Sur	plus as regards policyholders		2,006,868.06
Sur	Plus as regards policyholders	8	4,060,194.80
		-	
	EXHIBIT OF PREMIUMS.	Si	team-boiler.
Pre	emiums in force December 31 of previous year. titen or renewed during the year	8	3,660,041.61 1,446,688.79
WI	Total	s	5,106,730.40
	Totalduct expirations and cancellations		1,389,890.56
De	duct expirations and cancenations	s	3,716,839.34
	In force at end of the year	=	
	BUSINESS IN NORTH CAROLINA DURING 1907.		
	Gross Premiums Received on Risks Written or Renewed During the Year. Paid.		Incurred.
St	eam-boiler\$ 25,048.42 \$ 100.00		225.00
200	GENERAL INTERROGATORIES.		
		0	94,900.00
-	otal amount of the company's stock owned by the directors at par value otal amount loaned to directors or other officers		None None
T	otal amount loaned to stockholders not officers	-	

#### LLOYDS PLATE-GLASS INSURANCE COMPANY.

Incorporated August, 1882.

Commenced Business September, 1882.

WILLIAM T. WOODS. President. Charles E. W. Chambers, Secretary and Treasurer.

Home Office, 63 William Street, New York City, N. Y.

## CAPITAL STOCK.

INCOME.

4	Amount	of (	capital	paid	up	in cash,	\$250,000.00.

Net cash received for premiums:	
Plate-glass\$ 478,849.40	
Total premiums received	478,849.40
Gross interest on bonds and dividends on stocks 20,383.45	
Gross rent from company's property 14,397.19	
Total gross interest and rents.	34,780.64
Profit and loss	17.25
Total income	513,647.29
Sum of both amounts	1,219,931.82
DISBURSEMENTS.	
Net amount paid policyholders for losses:	
Plate-glass\$ 186,264.93	
Total paid for losses	186,264.93
Commissions or brokerage, less amount received on return pre-	
miums and reinsurance for the following classes:	
Plate-glass\$ 164,826.38	
Total	164,826.38
Stockholders for interest or dividends.	50,000.00
Salaries, fees and all other compensation of officers, directors, trustees and home	
office employees.	57,038.61
Salaries, traveling and all other expenses of agents not paid by commissions	392.28
Rents	1,020.17

### LEDGER ASSETS.

Book value of real estate	245,763.18
Book value of bonds (excluding interest), \$239,264.87; and book	
value of stocks, \$279,612.79	518,877.66
Cash in company's office	9,582.79
Deposited in trust companies and banks not on interest	13,888.69

Repairs and expenses (other than taxes) on real estate

Taxes on real estate

Printing and stationery Postage, telegraph, telephone and express_____

Furniture and fixtures_____

Profit and loss_____

Sundry accounts Total disbursements \$

All other taxes, licenses and Insurance Department fees

Legal expenses_____

Total ledger assets, as per balance______\$

788, 112.32

7.360.90 5.592.16

14.602.29

120.50

2.923.64 3, 175, 17

4,997.92 42.80

5,414.52

503.819.50 788, 112, 32

47.23

#### NON-LEDGER ASSETS.

nterest accrued on bonds				19,236.82
On	Policies or	On P	olicies or	
Plate-glass\$	90,148.74	\$	6,925.33	
Total premiums in course of collection				97,074.07
alvage glass on hand				3,708.44 120.00
sundry accounts				
Gross assets				909,751.65
DEDUCT ASSETS NO				
Gross premiums in course of collection written			6,925.33	
300k value of ledger assets over market value, viz	:	0	0,020.00	
Bonds and stocks			83,761.12	
Salvage glass on hand			3,708.44	
Sundry accounts			120.00	
Total			* ***	94,514.89
Total admitted assets				815,236.76
LIABILIT	TIES.			
	Adjusted.	In Pro	ocess of	
osses and claims:			simeni.	
Plate-glass\$  Total unpaid claims and expenses of settlem	19,777.39 ent	\$	6,335.82	26,113.21
Plate-glass	19,777.39 ent red risks rur	aning	6,335.82 \$ 209,803.91	26,113.21
Plate-glass	entired risks rur	sning 	6,335.82 209,803.91 63,408.91	
Plate-glass \$ Total unpaid claims and expenses of settlem Gross premiums (less reinsurance) upon all unexpi one year or less from date of policy Gross premiums (less reinsurance) upon all unexpi more than one year from date of policy Total unearned premiums	19,777.39 ent red risks rur ired risks rur	aning	6,335.82 209,803.91 63,408.91	26,113.21 273,212.82
Plate-glass \$ Total unpaid claims and expenses of settlem Gross premiums (less reinsurance) upon all unexpi one year or less from date of policy Gross premiums (less reinsurance) upon all unexpi more than one year from date of policy Total unearned premiums	19,777.39 eent red risks rur ired risks rur to become d	\$ aning aning aning are to	6,335.82 209,803.91 63,408.91	
Plate-glass	19,777.39 sent red risks run tred risks run to become dent to Octob	saning	6,335.82 209,803.91 63,408.91	
Plate-glass	19,777.39 eent red risks rur ired risks rur to become d eent to Octob	sming spining ue to oper 1,	6,335.82 209,803.91 63,408.91 30,049.58	273,212.82
Plate-glass . \$ Total unpaid claims and expenses of settlem Gross premiums diess reinsurance) upon all unexpi one year or less from date of policy.  Gross premiums diess reinsurance) upon all unexpi more than one year from date of policy.  Total unearned premiums.  Commissions, brokerage and other charges due or i agents or brokers on policies issued subsequent 1907, viz.:  Plate-glass.  Total	19,777.39 eent ired risks rur ired risks rur to become d ent to Octob	saming spining ue to oer 1,	6,335.82 209,803.91 63,408.91	273,212.82 30,049.58
Plate-glass	19,777.39 eent ired risks rui tred risks rui to become d eent to Octob	saming spanning spann	6,335.82 \$209,803.91 63,408.91 30,049.58	273,212.82 30,049.58 14.90
Plate-glass	19,777.39  ent red risks rur  ired risks rur  to become d  ent to Octob	saming	6,335.82 209,803.91 63,408.91 30,049.58	273,212.82 30,049.58
Plate-glass	19,777.39 ent	saming saming use to over 1,	6,335.82 209,803.91 63,408.91 30,049.58 250,000.00	273,212.82 30,049.58 14.90
Plate-glass \$ Total unpaid claims and expenses of settlem gross premiums (less reinsurance) upon all unexpi one year or less from date of policy	19,777.39  ent red risks rur ired risks rur to become d ent to Octob	sming sming ue to oer 1,	6,335.82 209,803.91 63,408.91 30,049.58 250,000.00 235,846.25	273,212.82 30,049.58 14.90
Plate-glass	19,777.30 ent. red risks rur ired risks rur to become d ent to Octob	ming	6,335.82 209,803.91 63,408.91 30,049.58 250,000.00 235,846.25	273,212.82 30,049.58 14.90 329,390.51
Plate-glass \$ Total unpaid claims and expenses of settlem gross premiums (less reinsurance) upon all unexpi one year or less from date of policy	19,777.39 ent. ired risks rur tred risks rur to become d ent to Octob  due or accru u	saming	6,335.82 209,803.91 63,408.91 30,049.58 250,000.00 235,846.25	273,212.82 30,049.58 14.90 329,390.51 485,846.25
Plate-glass	19,777.39 ent. ired risks rur tred risks rur to become d ent to Octob due or accru d.	saning aning spaning ue to per 1,	6,335,82 \$ 209,803.91 63,408.91 30,049.58 \$ 250,000.00 235,846.25	273,212.82 30,049.58 14.90 329,390.51 485,846.25 815,236.76
Plate-glass	19,777.39 ent. red risks rur ired risks rur tred risks rur to become d ent to Octol due or accru il	sming sming sue to see 1,	6,335,82 \$209,803.91 63,408.91 30,049.58 \$250,000.00 235,846.25	273,212.82 30,049.58 14.90 329,390.51 485,846.25 815,236.76  Plate-glass. 516,640.11
Plate-glass	19,777.39 ent. red risks rur ired risks rur to become d ent to Octob due or accru il	smings ming oue to our 1,s	6,335,82 209,803.91 63,408.91 30,049.58 250,000.00 235,846.25	273,212.82 30,049.58 14.90 329,390.51 485,846.25 815,236.76 Plate-plass. 516,640.11 515,530.90
Plate-glass \$ Total unpaid claims and expenses of settlem gross premiums (less reinsurance) upon all unexpi one year or less from date of policy	19,777.39 ent. red risks rur tred risks rur to become d ent to Octol due or accru u.	\$ ming siming si	6,335,82 \$209,803.91 63,408.91 30,049.58 \$250,000.00 235,846.25 \$	273,212.82 30,049.58 14.90 329,390.51 485,846.25 815,236.76 Plate-glass. 516,640.11 515,530.90 1,032,171.01
Plate-glass	19,777.39 ent. red risks rur tred risks rur to become d ent to Octob due or accru d.	\$ ming	6,335,82 \$ 209,803.91 63,408.91 30,049.58 \$ 250,000.00 235,846.25 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	273,212.82 30,049.58 14.90 329,390.51 485,846.25 815,236.76 Plate-glass. 516,640.11 515,530.90 1,032,171.01 486,551.63

#### BUSINESS IN NORTH CAROLINA DURING 1907.

GENERAL INTERROGATORIES.		Receive Written	Premiums ed on Risks or Renewed the Year.		Gross Losses Incurred.
GENERAL INTERROGATORIES.  Total amount of the company's stock owned by the directors at par value\$ 94,500.00 Total amount loaned to directors or other officers	Plate-glass	8	668.45 \$	414.67	\$ 414.67
Total amount loaned to directors or other officers.  None Total amount loaned to stockholders not officers.  MARYLAND CASUALTY COMPANY.  Incorporated February 8, 1898.  JOHN T. STONE, President,  JAMES F. MITCHELL, Secretary.  JAMES H. PATTON, Treasurer.			OGATORIES		
Incorporated February 8, 1898. Commenced Business March 1, 1898.  John T. Stone, President,  James F. Mitchelle, Secretary. James H. Patton, Treasurer.	Total amount loaned to directors or oth	er officers			None
John T. Stone, President,  James F. Mitchell, Secretary, James H. Patton, Treasurer.	MARYLAND	CASUA.	LTY COM	MPANY.	
James F. Mitchell, Secretary, James H. Patton, Treasurer.	Incorporated February 8, 1898.		Commenc	ed Business M	larch 1, 1898.
	John	T. STONE,	President,		
Home Office, Baltimore, Md.	James F. Mitchell, Secretary.		JAMES	H. PATTON, T	reasurer.
	Home	Office, Bal	timore, Md.		

CAPITAL STOCK.	
Amount of capital paid up in cash, \$750,000,00.	
Amount of ledger assets (as per balance) December 31 of previous year\$	3,382,642.18
INCOME.	
Net cash received for premiums:	
Accident	
Health 44,503.29	
Liability 1,664,216.32	
Plate-glass 191,776.79	
Steam-boiler 197,044.93	
Burglary and theft 241,120.93	
Sprinkler 122, 187, 44	
Total premiums received	3,015,799.94
Gross interest on bonds and dividends on stocks 119,470.70	
Gross rent from company's property, including \$17,377.64 for com-	
pany's occupancy of its own buildings 35,692.22	
Total gross interest and rents	155, 162.92
Gross profit on sale or maturity of ledger assets, viz.:	
Bonds \$ 991.99	
Gross increase in book value of ledger assets, viz.:	
Bonds 10,715.10	
Stocks 8,250.00	
Total	18,965.10
Total	10,500.10
Total income	3,190,919.95
Sum of both amounts	6,573,562.13

#### DISBURSEMENTS.

et amount paid policyholders for losses:	
Accident\$ 207,425.45	
Health 25,658.09	
Liability 678,381.35	
Plate-glass 72,880.06	
Steam-boiler	
Burglary and theft 64,711.05	
Sprinkler	
Total paid for losses8	1,108,570.83
nvestigation of claims:	
Accident	
Health 261.73	
Liability 224,861.35	
Plate-glass 313.98	
Steam-boiler 1,922.93	
Burglary and theft2,631.60	
Sprinkler	
Total	236,452.70
Commissions or brokerage, less amount received on return pre-	200,102.11
miums and reinsurance for the following classes:	
Accident\$ 196,082.88	
Health 13,628.72	
Liability 391,571.78	
Plate-glass 65,545.64	
Steam-boiler 55,302.46	
Dicam-bond	
Burglary and theft 69,171.61 Sprinkler 30,447.62	
aprilikiei	
Total	821,750.71
Stockholders for interest or dividends	105,000.00
Salaries, fees and all other compensation of officers, directors, trustees and home	100 000 10
office employees.	136,932.12
Salaries, traveling and all other expenses of agents not paid by commissions.	96,075.04
Medical examiners' fees and salaries.	410.00
Inspections (other than medical)	78,885.12
Rents for company's occupancy of its own buildings	17,377.64
Repairs and expenses (other than taxes) on real estate	15,676.11
Taxes on real estate	2,967.74
All other taxes, licenses and Insurance Department fees	49,703.53
Legal expenses	1,250.00
Advertising.	32,619.73
Printing and stationery	22,808.32
Postage, telegraph, telephone and express	4,974.63
Furniture and fixtures	7,471.11
Gross decrease in book value of ledger assets, viz.:	
Bonds	
Stocks 20,149.75	
Total	306,597.22
General expense	6,717.01
Traveling expense	3,198.77
Total disbursements\$	3,055,438.33
Balance\$	3,518,123.80

#### LEDGER ASSETS.

LEDGER	ASSEIS.			
Book value of real estate		8	447,732.01	
Book value of bonds (excluding interest), \$2,560				
value of stocks, \$180,900			2,741,256.69	
Cash in company's office			31,614.76	
Deposited in trust companies and banks on intere			176,756.66	
Deposited in trust companies and banks not on in			61.63	
Ground rent			100,000.00	
Agents' balances			9,482.46	
Total ledger assets, as per balance				3,518,123.80
and the second s				0,010,120.00
NON-LEDGEI	R ASSETS.			
Interest due and accrued on bonds				20,108.36
			Policies or	
		Rene	ewals Issued	
Gross premiums in course of collection, viz.:		Su	bsequent to ber 1, 1907.	
Accident		Octo		
Health			113,046.20	
Liability			8,397.40	
Plate-glass			336,925.87	
Steam-boiler			37,972.20	
Burglary and theft			38,076.41	
Sprinkler			53,485.94 25,045.10	
	-			
Total premiums in course of collection				612,949.12
Gross assets			s .	4,151,181.28
	-			1,101,101,10
DEDUCT ASSETS N	OT ADMITTED.			
Bills receivable		\$	11,219.59	
Agents' balances			9,482.46	
THE COURT OF THE C				
		_		20 702 05
Total				20,702.05
				20,702.05
Total				
Total	TIES.			
Total	TIES. In Process of		Resisted for	
Total Total admitted assets LIABILI Losses and claims:	TIES. In Process of Adjustment.	P	Resisted for olicyholders.	
Total Total admitted assets LIABILI Losses and claims: Accident	TIES. In Process of Adjustment. \$ 42,753.75	P. \$	Resisted for olicyholders.	
Total Total admitted assets LIABILI Losses and claims: Accident Health	TIES. In Process of Adjustment. \$ 42,753.75 5,297.50	P. \$	Resisted for olicyholders.	
Total Total admitted assets LIABILI Losses and claims: Accident Health Plate-glass	TIES.  In Process of Adjustment.  \$ 42,753.75 5,297.50 11,341.99	P. \$	Resisted for olicyholders.	
Total Total admitted assets LIABILI Losses and claims: Accident Health Plate-glass Steam-boiler	TIES.  In Process of Adjustment.  \$ 42,753.75	P(\$	Resisted for olicyholders.	
Total	TIES. In Process of Adjustment. \$ 42,753.75 5,297.50 11,341.99 2,860.00 15,499.00	P( \$	Resisted for olicyholders.	
Total Total admitted assets LIABILI Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler	TIES.  In Process of Adjustment.  \$ 42,753.75	P( \$	Resisted for olicyholders.	
Total Total admitted assets LIABILI Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Physicians' defense	TIES. In Process of Adjustment. \$ 42,753.75 5,297.50 11,341.99 2,860.00 1,735.00 500.00	P. 8	Resisted for olicyholders.	
Total Total admitted assets LIABILI Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler	TIES. In Process of Adjustment. \$ 42,753.75 5,297.50 11,341.99 2,860.00 1,735.00 500.00	P. 8	Resisted for olicyholders.	
Total Total admitted assets LIABILI Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Physicians' defense Net unpaid claims, except liability claims.	TIES. In Process of Adjustment. \$ 42,758.75	P. 8	Resisted for olicyholders.	
Total Total admitted assets  LIABILI  Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Physicians' defense Net unpaid claims, except liability claims.  Losses and claims:	TIES.  In Process of Adjustment, \$ 42,753.75 \$ 5,297.50 11,341.99 2,860.00 15,499.00 1,735.00 \$ 79,987.24  Resisted.	\$ \$	Resisted for olicyholders.  3,850.00 3,850.00 Total.	
Total Total admitted assets LIABILI Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Physicians' defense Net unpaid claims, except liability claims. Losses and claims: Accident	TIES.  In Process of Adjustment.  \$ 42,753.75	\$ \$	Resisted for olicyholders.  3,850.00 3,850.00 Total. 55,803.75	
Total Total admitted assets  LIABILI Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Physicians' defense Net unpaid claims, except liability claims. Losses and claims: Accident Health	TIES. In Process of Adjustment. \$ 42,753.75	\$ \$	\$ Resisted for olicyholders.  3,850.00 3,850.00 Total. 55,803.75 5,547.50	
Total Total admitted assets  LIABILI  Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Physicians' defense Net unpaid claims, except liability claims.  Losses and claims: Accident Health Plate-glass	TIES.  In Process of Adjustment, \$42,753.75 \$5,297.50 \$1,341.90 \$2,860.00 \$5,499.00 \$500.00 \$79,987.24  Resisted, \$13,050.00 250.00	\$ \$	\$ Resisted for olicyholders.  3,850.00 3,850.00 Total. 55,803.75 5,547.50 11,341.99	
Total Total admitted assets LIABILI Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Physicians' defense Net unpaid claims, except liability claims. Losses and claims: Accident Health Plate-glass Steam-boiler	TIES.  In Process of Adjustment.  \$ 42,753.75	\$ \$	\$ Resisted for olicyholders.  3,850.00  3,850.00  Total. 55,803.75 5,547.50 11,341.99 8,860.00	
Total Total admitted assets LIABILI Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Physicians' defense Net unpaid claims, except liability claims. Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft	TIES.  In Process of Adjustment.  \$ 42,753.75	\$ \$	\$ Resisted for oliciphoiders.  3,850.00 3,850.00 Total. 55,803.75 5,547.50 11,341.99 8,860.00 21,599.00	
Total Total Total admitted assets LIABILI Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Physicians' defense Net unpaid claims, except liability claims. Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Burglary and theft Sprinkler Sprinkler	TIES.  In Process of Adjustment.  \$ 42,753.75	\$ \$	\$ Resisted for olicyholders.  3,850.00 3,850.00 Total. 55,803.75 5,547.50 11,341.99 8,860.00 21,599.00 2,135.00	
Total Total admitted assets  LIABILI  Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft. Sprinkler Physicians' defense. Net unpaid claims, except liability claims.  Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft. Sprinkler Physicians' defense.	TIES.  In Process of Adjustment.  \$ 42,753.75	\$	\$ Resisted for olicyholders.  3,850.00  3,850.00  Total. 55,803.75 5,547.50 11,341.99 8,860.00 21,599.00 4,350.00 4,350.00	
Total Total Total admitted assets LIABILI Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Physicians' defense Net unpaid claims, except liability claims. Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Burglary and theft Sprinkler Sprinkler	TIES.  In Process of Adjustment.  \$ 42,753.75	\$	\$ Resisted for olicyholders.  3,850.00 3,850.00 Total. 55,803.75 5,547.50 11,341.99 8,860.00 21,599.00 2,135.00	
Total Total admitted assets  LIABILI  Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft. Sprinkler Physicians' defense. Net unpaid claims, except liability claims.  Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft. Sprinkler Physicians' defense. Net unpaid claims, except liability claims.	TIES.  In Process of Adjustment.  \$ 42,753.75	\$	\$ Resisted for olicyholders.  3,850.00  3,850.00  Total. 55,803.75 5,547.50 11,341.99 8,860.00 21,599.00 2,133.00 4,350.00 109,637.24	
Total Total admitted assets  LIABILI  Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft. Sprinkler Physicians' defense. Net unpaid claims, except liability claims.  Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft. Sprinkler Physicians' defense.	TIES.  In Process of Adjustment.  \$ 42,753.75	\$	\$ Resisted for olicyholders.  3,850.00  3,850.00  Total. 55,803.75 5,547.50 11,341.99 8,860.00 21,599.00 4,350.00 4,350.00	
Total Total admitted assets  LIABILI  Losses and claims: Accident Health Plate-glass Steam-boiler Burglary and theft Sprinkler Physicians' defense Net unpaid claims, except liability claims.  Losses and claims: Accident Health Plate-glass 5 Steam-boiler Burglary and theft Sprinkler Physicians' defense Net unpaid claims, except liability claims.	TIES.  In Process of Adjustment.  \$ 42,753.75	\$	\$ Resisted for olicyholders.  3,850.00 3,850.00 Total. 55,803.75 5,547.50 11,341.99 8,860.00 21,735.00 4,350.00 109,637.24 620,950.60 75,000.00	

ross premiums (less reinsurance) upon all unexpired risks running			
and year or less from date of policy	\$ 1,169,179.09		
ross premiums (less reinsurance) upon all unexpired risks running	283.557.94		
more than one year from date of policy			
Total unearned premiums		8	1,452,737.03
ommissions, brokerage and other charges due or to become due to			
agents or brokers on policies issued subsequent to October 1.			
1907, viz.:	s 37,682.06		
Accident			
HealthLiability			
Plate-glass	12,657.40		
Steam-boiler			
Burglary and theft	14,078.63		
Sprinkler	6,261.28		
Total			163,963.89
state, county and municipal taxes due or accrued			42,147.06
Reinsurance			2,817.26
Total amount of all liabilities, except capital			2,467,253.08
Total amount of all habilities, except capital	\$ 750,000,00	,	2,101,200.00
Surplus over all liabilities.	913,226.1	5	
			1,663,226.15
Surplus as regards policyholders			
Total liabilities		8	4,130,479.23
EXHIBIT OF PREMIUMS.			** ***
	Accident.		Health. 49,996.23
Premiums in force December 31 of previous year	444,663.13 591,927.34	9	49,996.23
Written or renewed during the year		_	
Total	1,036,590.47	8	93,287.49
Deduct expirations and cancellations	490,922,98	_	49,315.94
In force at end of the year	545,667.49	8	43,971.55
Deduct amount reinsured	24,732.92		330.00
Net premiums in force\$	520,934.57	8	43,641.55
			D1 1 01
	Liabitity.		Plate-Gtass.
Premiums in force December 31 of previous year	977,792.28	\$	177,305.22
Written or renewed during the year	977,792.28 1,737,420.61	\$	177,305.22 195,738.90
Written or renewed during the year  Total\$	977,792.28 1,737,420.61 2,715,212.89		177,305,22 195,738,90 373,044,12
Written or renewed during the year	977,792.28 1,737,420.61	\$	177,305.22 195,738.90
Written or renewed during the year  Total\$	977,792.28 1,737,420.61 2,715,212.89 1,485,186.68 1,230,026.21	\$	177,305,22 195,738,90 373,044,12 167,389,69 205,654,43
Written or renewed during the year	977,792.28 1,737,420.61 2,715,212.89 1,485,186.68	\$	177, 305, 22 195, 738, 90 373, 044, 12 167, 389, 69
Written or renewed during the year.  Total \$ Deduct expirations and cancellations.  In force at end of the year \$ Deduct amount reinsured.	977,792.28 1,737,420.61 2,715,212.89 1,485,186.68 1,230,026.21 297.52 1,229,728.69	\$	177,305,22 195,738,90 373,044,12 167,389,69 205,654,43
Written or renewed during the year	977,792.28 1,737,420.61 2,715,212.89 1,485,186.68 1,230,026.21 297.52	8 8	177,305,22 195,738,90 373,044,12 167,389,69 205,654,43 19,38 205,635,05
Written or renewed during the year Total \$ Deduct expirations and cancellations.  In force at end of the year \$ Deduct amount reinsured.  Net premiums in force. \$	977,792.28 1,737,420.61 2,715,212.89 1,485,186.68 1,230,026.21 297.52 1,229,728.69	8 8	177,305,22 195,738,90 373,044,12 167,389,69 205,654,43 19,38 205,635,05
Written or renewed during the year. Total \$ Deduct expirations and cancellations.  In force at end of the year \$ Deduct amount reinsured.  Net premiums in force.  \$	977, 792, 28 1,737, 420, 61 2,715,212, 89 1,485, 186, 68 1,230,026, 21 297, 52 1,229,728, 69 Steam-boiler.	8 8	177,305,22 195,738,90 373,044,12 167,389,69 205,654,43 19,38 205,635,05 Burglary and Theft.
Written or renewed during the year.  Total \$  Deduct expirations and cancellations.  In force at end of the year \$  Deduct amount reinsured.  Net premiums in force \$  Premiums in force December 31 of previous year \$	977,792.28 1,737,420.61 2,715,212.89 1,485,186.68 1,230,026.21 297.52 1,229,728.69	\$   \$   \$	177,305,22 195,738,90 373,044,12 167,389,69 205,654,43 19,38 205,635,05
Written or renewed during the year  Total \$  Deduct expirations and cancellations.  In force at end of the year \$  Deduct amount reinsured.  Net premiums in force \$  Premiums in force December 31 of previous year \$  Written or renewed during the year.	977, 792.28 1,737, 420.61 2,715,212.89 1,485,186.68 1,230.026.21 297.52 1,229,728.69 Steam-boiler. 248,892.03 196,259,23	\$ \$ \$	177,305,22 195,738,90 373,044,12 167,389,69 205,654,43 19,38 205,635,05 Burglary and Theft. 254,846,88 275,807,98
Written or renewed during the year Total \$  Deduct expirations and cancellations.  In force at end of the year \$  Deduct amount reinsured.  Net premiums in force \$  Premiums in force December 31 of previous year \$  Written or renewed during the year \$  Total \$	977, 792. 28 1,737, 420. 61 2,715,212. 89 1,485, 186. 68 1,230,026. 21 297. 52 1,229,728. 69 Steam-boiler. 248, 892. 03 196, 259. 23 445, 151. 26	\$   \$   \$	177,305,22 195,738,90 373,044,12 167,389,69 205,654,43 19,38 205,635,05 Burglary and Theft. 254,846,88 275,807,98 530,654,86
Written or renewed during the year.  Total \$ Deduct expirations and cancellations.  In force at end of the year \$ Deduct amount reinsured.  Net premiums in force \$  Premiums in force December 31 of previous year \$  Written or renewed during the year.  Total \$ Deduct expirations and cancellations.	977, 792.28 1,737, 420.61 2,715,212.89 1,485,186.68 1,230,026.21 297.52 1,229,728.69 Steam-boiler. 248.892.03 196.259.23 445,151.26 38,506.26	8 8 8 8	177,305,22 195,738,90 373,044,12 167,389,69 205,654,43 19,38 205,635,05 Burglary and Theft. 254,846,88 275,807,98 530,654,86
Written or renewed during the year.  Total \$  Deduct expirations and cancellations.  In force at end of the year \$  Deduct amount reinsured.  Net premiums in force \$  Premiums in force December 31 of previous year \$  Written or renewed during the year.  Total \$  Deduct expirations and cancellations.  In force at end of the year \$	977,792.28 1,737,420.61 2,715,212.89 1,485,186.68 1,230,026.21 297.52 1,229,728.69 Steam-boiler. 248,892.03 196,259.23 445,151.26 38,506.26	\$ \$ \$	177, 305, 22 195, 738, 90 373, 044, 12 167, 389, 69 205, 654, 43 19, 38 205, 635, 05 Eurglary and Theft. 254, 846, 88 275, 807, 98 530, 654, 86 199, 235, 83 331, 419, 03
Written or renewed during the year.  Total \$  Deduct expirations and cancellations.  In force at end of the year \$  Deduct amount reinsured.  Net premiums in force \$  Premiums in force December 31 of previous year \$  Written or renewed during the year.  Total \$  Deduct expirations and cancellations.  In force at end of the year \$  Deduct amount reinsured.	977,792.28 1,737,420.61 2,715,212.89 1,485,186.68 1,230,026.21 297.52 1,229,728.69 Steam-boiler. 248,892.03 196,259.23 445,151.26 38,506.26	8 8 8 8	177, 305, 22 195, 738, 90 373, 044, 12 167, 389, 69 205, 654, 43 19, 38 205, 635, 05 Eurglary and Theft. 244, 846, 88 275, 807, 98 530, 654, 86 199, 235, 83 331, 419, 03 27, 580, 23
Written or renewed during the year.  Total \$  Deduct expirations and cancellations.  In force at end of the year \$  Deduct amount reinsured.  Net premiums in force \$  Premiums in force December 31 of previous year \$  Written or renewed during the year.  Total \$  Deduct expirations and cancellations.  In force at end of the year \$	977,792.28 1,737,420.61 2,715,212.89 1,485,186.68 1,230,026.21 297.52 1,229,728.69 Steam-boiler. 248,892.03 196,259.23 445,151.26 38,506.26	8 8 8 8	177, 305, 22 195, 738, 90 373, 044, 12 167, 389, 69 205, 654, 43 19, 38 205, 635, 05 Eurglary and Theft. 254, 846, 88 275, 807, 98 530, 654, 86 199, 235, 83 331, 419, 03

Plate-glass

Sprinkler,

449,052.29

1,154.07

9.00

554,641.18

19,700.57 574,341.75

1,147,347.22

Written or renewed during the year		
Total		
Deduct expirations and cancellations		
In force at end of the year  Deduct amount reinsured		
Net premiums in force		
		\$ 134,037.18
BUSINESS IN NORTH CAROLINA		
	Gross Premiums Received on Risks Written or Renewed	Gross Losses
	During the Year.	Paid.
Accident		
Health	.,,	4,691.11
Liability		15,241.05
Plate-glass Steam-boiler		532.70 248.13
Burglary and theft		248. 13
Sprinkler		
Total		8 32,483.78
		02,100.10
GENERAL INTERROGATO		
Total amount of the company's stock owned by the directors  Total amount loaned to directors or other officers		
Total amount loaned to directors of other officers		None
		110110
THE METROPOLITAN CASUAI	LTY INSURAN	
	JTY INSURAN	
THE METROPOLITAN CASUAL COMPANY.	TY INSURAN	
COMPANY.	TY INSURAN	NCE
COMPANY.		NCE 23, 1874.
COMPANY. Incorporated April 22, 1874. Comr	nenced Business April	NCE 23, 1874.
COMPANY.  Incorporated April 22, 1874. Comr  EUGENE H. Winslow, President.	nenced Business April	NCE 23, 1874.
COMPANY.  Incorporated April 22, 1874. Comr  EUGENE H. Winslow, President.	nenced Business April	NCE 23, 1874.
COMPANY.  Incorporated April 22, 1874. Comr  EUGENE H. WINSLOW, President,  Home Office, 47 Cedar Street, New York	menced Business April S. WM. BURTON, Second City, N. Y.	NCE 23, 1874.
COMPANY.  Incorporated April 22, 1874. Comr EUGENE H. WINSLOW, President, Home Office, 47 Cedar Street, New Y.  CAPITAL STOCK.	menced Business April S. WM. BURTON, Second City, N. Y. \$200,000,00.	NCE 23, 1874. cretary.
COMPANY.  Incorporated April 22, 1874. Comr EUGENE H. WINSLOW, President.  Home Office, 47 Cedar Street, New York  CAPITAL STOCK.  Amount of capital paid up in cash,	menced Business April S. WM. BURTON, Second City, N. Y. \$200,000,00.	NCE 23, 1874. cretary.
COMPANY.  Incorporated April 22, 1874. Comm EUGENE H. WINSLOW, President.  Home Office, 47 Cedar Street, New Young Capital Stock.  Amount of capital paid up in cash, Amount of ledger assets (as per balance) December 31 of president president in the cash received for premiums:	menced Business April S. WM. BURTON, Second City, N. Y.  \$200,000,00. vious year	NCE 23, 1874. cretary.
COMPANY.  Incorporated April 22, 1874. Commerce Eugene H. Winslow, President.  Home Office, 47 Cedar Street, New York Capital Stock.  Amount of capital paid up in cash,  Amount of ledger assets (as per balance) December 31 of president.  INCOME.	menced Business April S. Wm. Burton, Second City, N. Y.  \$200,000,00. wious year	NCE 23, 1874. cretary.

Total premiums received.

Gross interest on bonds and dividends on stocks. \$ 18,537.50

Total gross interest

Total income_____\$

### DISBURSEMENTS.

at amount paid policyholders for losses:	25,075,41	
Accident	7,239.98	
Health		
Health Plate-glass		219,608.60
Total paid for losses		219,000.00
Accident	756.95	
		756.95
mmissions or brokerage, less amount received on return pre-		
d reingurance for the following classes:		
4 mildont	31,793.77	
Ugelth	5,890.54	
Plate-glass	158, 103.04	
Total		195,787.35
		20,000.00
		67,453.41
		9,126.28
		1,113.30
		7,475.04
Department fees		14,809.76
		612.74
		2,102.50
m t .t 4 -4-41 mover		6,302.31
a		3,130.97
Furniture and fixtures		139.30
		250.00
The state of the s		546.81
		6.212.35
Sundry accounts.		
Total disbursements.		554,827.67
Balance		592,519.55
Balance	_	
LEDGER ASSETS.		
a area and are and book		
Book value of bonds (excluding interest), \$422,306.25; and book	\$ 556,741.20	
value of stocks, \$134,434.95	4,104,40	
Cash in company's office	31,673.95	
Deposited in trust companies and banks on interest		592.519.55
Total ledger assets, as per balance		372,317,30
NON-LEDGER ASSETS.		
Interest due and accrued on bonds		4,503.73
Interest due and accrued on bonds	n Policies or	
Demonrale Issued Re	newols Issued	
Subsequent to	Prior to	
Accident \$ 11,076.65 \$		
Health 3,062.68	90.00	
Mealth	909.45	
		94.892.34
Total premiums in course of collection		
Gross assets		691,915.62

None

### DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection written p			1,074.4	5	
Book value of ledger assets over market value, viz.  Bonds and stocks	:			0	
Total				-8	62,148.15
Total admitted assets				-8	629,767.47
LIABILIT	IES.				
Losses and claims:	In Process of Adjustment.		Total.		
Accident\$	4,953.00	8	4,953.0	0	
Health	1,038.00		1,038.0		
Plate-glass	6,790.73		6,790.7	3	
Total\$	12,781.73	\$	12,781.7	3	
Total unpaid claims and expenses of settleme				.\$	12,781.73
Gross premiums (less reinsurance) upon all unexpir one year or less from date of policy				0	
Total unearned premiums		-		_	204 040 80
Commissions, brokerage and other charges due or t				-	281,816.59
agents or brokers on policies issued subseque					
1907, viz.:					
Accident Health			3,638.4 1,072.0		
Plate-glass			27,362.4		
Total		-		-	32,072.93
Salaries, rents, expenses, bills, accounts, fees, etc., d					657.81
Reinsurance				-	1,173.71
Total amount of all liabilities, except capital.  Capital actually paid up in cash		8	200,000.0	0	328,502.77
		-		_	204 224 70
Surplus as regards policyholders.				_	301,264.70
Total liabilities				8	629,767.47
EXHIBIT OF PE	REMIUMS.				
	Accident.		Health.		Plate-glass.
Premiums in force December 31 of previous year  Written or renewed during the year		\$	14,303.25 19,940.94	8	436,030.81 524,636.16
Total		s	34,244.19	<u>-</u>	970,666.97
Deduct expirations and cancellations			18,967.94		503,700.25
In force at end of the year		3	15.276.25	2	466,966.72
Deduct amount reinsured			35.00		
Net premiums in force	8 81,425.21	\$	15,241.25		
		-		-	
Received	Premiums d on Risks				
Written Durin	or Renewed g the Year.	Gro	88 Losses Paid.		Incurred.
Plate-glass	1,165.70 \$		116.80	8	246.80
GENERAL INTERR	OCATODITO		-		
GENERAL INTERR Total amount of the company's stock owned by the d					66, 100, 00
Total amount for the company's stock owned by the d Total amount loaned to directors or other officers.					None None

Total amount loaned to stockholders not officers

## METROPOLITAN SURETY COMPANY.

Incorporated April 1, 1905.

Commenced Business April 1, 1905.

758.389.90

250.000.00

M. Joseph McCloskey, President.

year _____ Decrease of paid-up capital during year _____

WALTER E. McClune, Secretary.

Home Office, 38 Park Row, New York City, N. Y.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.

Amount of ledger assets (as per balance) December 31 of previous

Extended at	\$	508,389.90
INCOME.		
Net cash received for premiums:	01 000 00	
Fidelity	91,883.99 233,682.72	
Surety	113,477.40	
Burglary and theft		
Total premiums received		439,044.11
Gross interest on mortgage loans\$	2,002.50	
Gross interest on bonds and dividends on stocks	21,075.00	
Gross interest on deposits, \$1,693.56, less error in 1906 state-	1 100 10	
ment, \$200.37	1,493.19	
Total gross interest		24,570.69
Miscellaneous accounts	359.20	
Profit and loss, account reduction of capital	250,000.00	
8	250.359.20	
Deduct miscellaneous account included by examiners in 1906, not		
taken in books	825.00	249.534.20
Total income		713,149.00
Sum of both amounts	\$	1,221,538.90
DISBURSEMENTS.		
Net amount paid policyholders for losses:		
Fidelity\$	4,076.46	
Surety	84,732.17	
Burglary and theft	64,847.95	
Total paid for losses		153,656,58
Investigation of claims:		
Fidelity\$	869.71	
Surety	1,404.46	
Burglary and theft	7,511.20	
_		9.785.37
Total  Commissions or brokerage, less amount received on return premi-		0,700.07
ums and reinsurance for the following classes:		
Fidelity and surety	72,758.63	
Burglary and theft	31,839.51	
		104,598.14
Total		20,000.00
Stockholders for interest or dividends	e and home	20,000.00
Salaries, fees and all other compensation of officers, directors, trustee		73.584 67
office employees		10,007.01

Salaries, traveling and all other expenses of agents not paid by commissions...... 37,019,32

Inspection expenses\$	835.00
Rents	17,737.70
Taxes, licenses and Insurance Department fees	8,786.21
Advertising	12,562,58 8,026,86
Printing and stationery	13,916.04
Postage, telegraph, telephone and express.	8,636.41
Furniture and fixtures	1,747.96
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	162.50
Miscellaneous expenses.  Traveling expenses.	16,309,22 11,483,27
Profit and loss, miscellaneous	11,483.27 6,059.23
Exchange	75.00
Taxes on property	69.15
Total disbursements	505,051.21
Balance \$	716,487.69
	716,487.69
LEDGER ASSETS.	
Mortgage loans on real estate\$ 48,850.00	
Book value of bonds (excluding interest) 546,712.51	
Cash in company's office. 13,836.13	1
Deposited in trust companies and banks on interest 32,891.73	
Bills receivable         4,544.93           Advanced on contracts         51,479.16	
Advanced on contracts 51,479.16 Accounts receivable, special deposits 16,398.07	
Salvage mortgage 1,775.16	
Total ledger assets, as per balance.	716,487.69
	101 . 00
Non-ledger assets.  Interest accrued on mortgages	
Interest accrued on mortgages. \$ 795.21 Interest accrued on bonds 5,549.99	
Interest accrued on bonds 5,549.39  Interest accrued on other assets 664.60	
Total interest accrued	7,609.80
	1,009.80
On Policies or On Policies or Renewals Issued Renewals Issued	
Subsequent to Prior to October 1, 1907. October 1, 1907.	
Gross premiums in course of collection, viz.: October 1, 1907. October 1, 1907.  Fidelity and surety \$46,603.79 \$90,058.71	
Burglary and theft 12,458.95 10,823.01	
\$ 59.062.74 \$ 100.881.72	
	150 000 00
Total premiums in course of collection.	159,944.46 5,979.28
On deposit in Hamilton Bank, New York On deposit in West End Trust Co., Philadelphia	5,979.28
	894,563.26
Gross assets	094,503.20
DEDUCT ASSETS NOT ADMITTED.	
Bills receivable 8 4,544.93	
Cash in company's office	
Gross premiums in course of collection written prior to October 1, 1907 100,881.72	
Book value of ledger assets over market value, viz.:	
Bonds 45,031.26	
Advanced on contracts 16,348.12	
Salvage mortgage1,775.16	
Accounts receivable, special deposits. 422.65	
Total	170,590.16
Total admitted assets	723, 973.10

### LIABILITIES.

osses and claims:	In Process of Adjustment.		Resisted.		Total.		
Fidelity\$	69,994.67	8	33,500.00 2,962.50	\$	45,810.06 72,957.17		
Burglary and theft	23,684.62		2,621.82		26,306.44		
Total\$	105,989.35	8	39,084.32	8	145,073.67	7	
Total unpaid claims and ex ross premiums (less reinsurance one year or less from date of j ross premiums (less reinsurance more than one year from date	upon all unex policy upon all unex	pire	d risks runni d risks runni	ng \$ ng	198,564.17		145,073.67
Total unearned premiums. Commissions, brokerage and other agents or brokers on policies 1907, viz.:	charges due or	r to	become due	to			225,016.72
Fidelity and surety							
Burglary and theft				_		-	
Total Salaries, rents, expenses, bills, acc Reinsurance Advance premiums	ounts, fees, etc.	, du	e or accrued.				11,348.44 10,546.77 -4,355.93 4,816.35
Total amount of all liabilit	ies, except capi	tal_				8	401, 157.88
Capital actually paid up in cash- Surplus over all liabilities.				8	250,000.0	0	
Surplus as regards policyholders.							322,815.22
Total liabilities.						8	723,973.10
	EXHIBIT OF	DD	THITTIE				
	EXHIBIT OF	PB			C d .	Bv	irglary and Theft.
Premiums in force December 31 o Written or renewed during the ye				\$	Surety. 250,240.04 326,074.47	8	74,450.92 166,318.66
Total			\$ 170,458.92 74,834.47	8	576,314.51 311,975.46	8	240,769.58 139,073.67
In force at end of the year Deduct amount reinsured				\$	264,339.05 6,259.06	\$	101,695,91 2,187.90
Net premiums in force			89,993.14	\$	258,079.99		99,508.01
	IN NORTH C.				Gr Re Wr D	ceive itten urin	Premiums ed on Risks or Renewed ng the Year.
Fidelity and surety							123.50 20.00
Total							143.50
GE	NERAL INTE	RR	OGATORIE	S.	-		
Total amount of the company's s Total amount loaned to director Total amount loaned to stockhole	s or other office	ers.					114,200.00 None None

### NATIONAL SURETY COMPANY.

Incorporated February 24, 1897.

Commenced Business June 9, 1897.

102,581.52 18,079.12

22,408.53 1,485.93

WM. B. JOYCE. President.

SAMUEL H. SHRIVER, Secretary,

Home Office, 115 Broadway, New York City, N. Y.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00. 

INCOME.			
Net cash received for premiums:			
Fidelity		703,757.47	
Surety		651,734.90	
Burglary and theft		230,164.20	
Total premiums received			1,585,656.57
Gross interest on bonds and dividends on stocks	8	62,898.72	
Gross rent from company's property		4,542.02	
Total gross interest and rents			67,440.74
Gross increase in book value of ledger assets, viz.:			
Real estate			10,000.00
Miscellaneous income			670.00
Suspense items			12,249.50
Total income		\$	1,676,016.81
Sum of both amounts			3,598,462.09
DISBURSEMENTS.			
Net amount paid policyholders for losses:			
Fidelity	\$	136,043.21	

Fidenty	100,040.21	
Surety	255,242.79	
Burglary and theft	66,000.91	
Total paid for losses		452,286.91
Investigation of claims:		
Fidelity	22,085.82	
Surety	24,559.88	
Burglary and theft	2,866.02	
Total		49,511.72
Commissions or brokerage, less amount received on return pre-		
miums and reinsurance for the following classes:		
Fidelity	131,362.09	
Surety	128,683.87	
Burglary and theft	68,364.50	
Total		328,410.46
Stockholders for interest or dividends		40,000.00
Salaries, fees and all other compensation of officers, directors, trustees		
office employees		184.707.15

Salaries, traveling and all other expenses of agents not paid by commissions....

Inspections (other than medical)

Repairs and expenses (other than taxes) on real estate_____

Faxes on real estate	1,298.64 34,181.35 10,106.35 5,877.02 14,398.01 20,928.32 5,470.10 712.50 16,127.57 4,582.91 2,193.46 594.10 990.16 1,316,932.43 2,281,529.66
All other taxes, licenses and Insurance Department tees. Legal expenses.  Advertising. Printing and stationery Postage, telegraph, telephone and express. Furniture and fixtures. Gross loss on sale or maturity of ledger assets, viz.: Bonds Home office expense. Loss through agents et al Home office traveling expense. Mileage account, inspectors. Advanced to inspectors.  Total disbursements S Balance LEDGER ASSETS.	10,106.35 5,877.02 14,389.01 20,928.32 5,470.10 712.50 16,127.57 4,582.91 2,193.46 594.10 990.16 1,316.932.43
Legal expenses Advertising and stationery Printing and stationery Postage, telegraph, telephone and express Furniture and fixtures.  Gross loss on sale or maturity of ledger assets, viz.:  Bonds Home office expense. Loss through agents of al Home office traveling expense Mileage account, inspectors. Advanced to inspectors.  Total disbursements.  \$ Balance.  \$ \$ LEDGER ASSETS.	5,877.02 14,398.01 20,928.32 5,470.10 712.50 16,127.57 4,582.91 2,193.46 594.10 990.16
Advertising.  Printing and stationery.  Postage, telegraph, telephone and express.  Furniture and fixtures.  Gross loss on sale or maturity of ledger assets, viz.:  Bonds.  Home office expense.  Lies sthrough agents of al  Home office traveling expense.  Mileage account, inspectors.  Advanced to inspectors.  Total disbursements.  Balance.  \$  LEDGER ASSETS.	14,398.01 20,928.32 5,470.10 712.50 16,127.57 4,582.91 2,193.46 594.10 990.16 1,316,932.43
Printing and stationery Postage, telegraph, telephone and express.  Furniture and fixtures.  Gross loss on sale or maturity of ledger assets, viz.:  Bonds  Home office expense.  Loss through agents et al Home office traveling expense.  Mileage account, inspectors.  Advanced to inspectors.  Total disbursements.  Balance.  \$  LEDGER ASSETS.	20,928.32 5,470.10 712.50 16,127.57 4,582.91 2,193.46 594.10 990.16
Bostage, telegraph, telephone and express           Furniture and fixtures.         *           Gross loss on sale or maturity of ledger assets, viz.:         Bonds           Home office expense.         Loss through agents of all Home office traveling expense.           Mileage account, inspectors.         Advanced to inspectors.           Advanced to inspectors.         \$           Balance         \$           LEDGER ASSETS.	5,470.10 712.50 16,127.57 4,582.91 2,193.46 594.10 990.16
### Furniture and fixtures.	712.50 16,127.57 4,582.91 2,193.46 594.10 990.16
Gross loss on sale or maturity of ledger assets, viz.:   Bonds	16,127.57 4,582.91 2,193.46 594.10 990.16
Bonds	16,127.57 4,582.91 2,193.46 594.10 990.16
Home office expense	4,582.91 2,193.46 594.10 990.16 1,316,932.43
Loss through agents et al           Home office traveling expense           Mileage account, inspectors.           Advanced to inspectors.           Total disbursements.         \$           Balance         \$           LEDGER ASSETS.	4,582.91 2,193.46 594.10 990.16 1,316,932.43
Home office traveling expense.	2,193.46 594.10 990.16 1,316,932.43
Home office traveling expense.	594.10 990.16 1,316,932.43
Mileage account, inspectors.  Advanced to inspectors.  5  Total disbursements.  8  Balance.  LEDGER ASSETS.	990.16
Advanced to inspectors.	1,316,932.43
Total disbursements	
Balance	2,281,529.66
LEDGER ASSETS.	
Book value of real estate	
10,001 cm	
Park walne of bonds (excluding interest), \$1,234,245.63; and book	
the of stooks \$313.875	
Cash in company's office	
Deposited in trust companies and banks on interest 367,001.23	
Deposited in trust companies and banks not on interest.  50,040.75  2 338 12	
Accounts due from miscellaneous sources 2,338.12	
Accounts due from miscenaneous sources	
Cash in suspended banks carried at finlety per cent. 29,237.44	
Due from railroads for inspection on their lines	
Munich Reinsurance Company	0.004.500.00
Total ledger assets, as per balance\$	2,281,529.66
NON-LEDGER ASSETS.	
Interest accrued on bonds	7,022.47
On Policies or On Policies or	
Renewals Issued Renewals Issued Subsement to Prior to	
Gross premiums in course of collection, viz.: October 1, 1907. October 1, 1907.	
Fidelity 107,094.04 8 10,094.14	
67,836.88 35,007.19	
Burglary and theft 51,426.17 1,230.10	
\$ 226,957.69 \$ 52,834.78	
Total premiums in course of collection.	279,792.47
Total premiums in course of confection	2,568,344.60
Gross assets	2,000,10.1.00
DEDUCT ASSETS NOT ADMITTED.	
Bills receivable\$ 2,338.12	
Gross premiums in course of collection written prior to October	
1, 1907	
Book value of ledger assets over market value, viz.:	
Book value of ledger assets over market value, viz  Bonds and stocks	
	190,556.03
Total	
Total admitted assets	\$ 2.377.788.57

### LIABILITIES.

	21.1211	111	Late.				
Losses and claims:	In Process of Adjustment,		D 111		17		
Fidelity			Resisted.		Totat.		
Surety		8	21,438.76		96,579	.30	
Burglary and theft			81,113.03		197,424		
		_	3,760.64		17,276	.49	
Total		\$	106,312.43	8	311,280	.47	
Deduct reinsurance	4,806.86		14,449.39		19,256		
Net unpaid claims	\$ 200,161.18	S	91,863.04	8	292,024	-	
Total unpaid claims and e	vnenses of settle	mar			202,024	. 22	
Gross premiums (less reinsurance	el linon all unov	niro	d violes were-			8	292,024.22
one year or less from date of	policy			-	****		2
Gross premiums (less reinsurance	e) upon all upev	niro	d ricks muon		718,446	. 44	
more than one year from dat	e of policy	pire	d fisks fulli	ing	117 070		
Total uncomed to the	or policy				117,978		
Total unearned premiums							836,425.08
Commissions, brokerage and other	er charges due or	to	become due	e to			
agents or brokers on polici-	es issued subseq	uen	t to Octobe	r 1,			
Fidelity				8	20,201.	60	
Surety					10,100.	80	
Burglary and theft					12,856.	54	
Total						_	43,158.94
balaries, rents, expenses, hills acc	Collinte fooe oto	die					13,783.50
Dividends due stockholders							10,000.00
							675.86
recrustitance							13.307.05
							5,345.79
							88,223.79
							25,000.00
							6,642.95
Due for commissions							178.76
Total amount of all liabilit	les excent canit	ol.				-	
Capital actually paid up in cash.	co, except capita	a1				8	1,334,765.94
Surplus over all liabilities				8	500,000.0	30	
Surplus as regards policyholders					543,022.6	- 3	
Surplus as regards policyholders_						-	1,043,022.63
Total liabilities						-8	2,377,788.57
T.	XHIBIT OF P	n r				22	
	Anibii of P	RE.	MIUMS.			n.	
Promise to 6		I	idelity.		Surety.	Bi	rgtary and Theft.
Premiums in force December 31 of	previous year	.8	586,737.20	8 7	11,395.95	S	231,435.19
Written or renewed during the year	r		863,406.36		54,244.97		293,903.93
Total		8 1	450 143 56	1.4	65,640.92	-	
Deduct expirations and cancellation	ons	2 11	797,091.73		36,069.50	S	525,339.12
In force at end of the year				-		_	196,099.46
Deduct amount reinsured		.\$	653,051.83		329,571.42	8	329,239.66
			38,881.17		64,612.77		38,903.03
Net premiums in force		\$	614,170.66	7	64,958.65	3	290,336,63
							-201000.00

### BUSINESS IN NORTH CAROLINA DURING 1907.

	Receiv Written Duri	ng the Year.	Gross Losses Paid.	Gross Losses Incurred.
Fidelity			\$421.83	7,299.08
Surety Burglary and theft			921.00	
Total		4,674.05	\$ 421.83	\$ 7,299.08

#### GENERAL INTERROGATORIES.

GENERAL INTERROGATORIES.	
Total amount of the company's stock owned by the directors at par value.  Total amount loaned to directors or other officers.  Total amount loaned to stockholders not officers.	None

### NEW YORK PLATE-GLASS INSURANCE COMPANY.

Incorporated 1891.

Commenced Business March 19, 1891.

MAJOR A. WHITE, President.

Net cash received for premiums:

J. CARROLL FRENCH, Secretary.

Home Office, 42 Cedar Street, New York City, N. Y.

## CAPITAL STOCK. Amount of capital paid up in cash, \$200,000.00.

Amount of ledger assets (as per balance) December 31 of previous year\$	687,775.49
INCOME	

Plate-glass	515, 153.97	
Total premiums received		515,153.97
Gross interest on mortgage loans	412.37	
Gross interest on bonds and dividends on stocks	26,262.64	
Gross interest on deposits.	634.03	
Total gross interest		27,309.04
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks		216.50
Suspense account		736.85
Total income		
Sum of both amounts		

#### DISBURSEMENTS.

Net amount paid policyholders for losses: Plate-glass \$ 218,157.03	
Total paid for losses.	218,157.03
Commissions or brokerage, less amount received on return pre-	

Plate-glass\$ 182,439.34	
Total	182,439.34

Stockholders for interest or dividends	rustees and	home	24,000.00
office employees			46,239.63
Salaries, traveling and all other expenses of agents not paid by o			3,701.25
Rents			7,269.51
Taxes, licenses and Insurance Department fees			13,513.43
Legal expenses			516.35
Advertising			801.60
Printing and stationery			2,543.28
Postage, telegraph, telephone and express			1,616.65
Furniture and fixtures			504.16
Gross loss on sale or maturity of ledger assets, viz.:			
Bonds	S	39.06	
Stocks			
Total			8,025.06
Suspense account			304.85
Traveling expense			645.55
General expense			7,863.30
Total disbursements			518,140,98
Balance			713,050.87
Distance			
LEDGER ASSETS,			
Mortgage loans on real estate	e 5	00.000	
Book value of bonds (excluding interest), \$154,232,15; and		000.00	
value of stocks, \$522.687.32		919.47	
Cash in company's office		072.32	
Deposited in trust companies and banks on interest	29,	059.08	
Total ledger assets, as per balance		8	. 713, 050. 87
On Policies or	On Policie	0 OM	
Renewals Issued	Renewals L	hause	
Gross premiums in course of collection, viz.: Subsequent to October 1, 1907.	Prior t	9	
Gross premiums in course of collection, viz.: October 1, 1907.	October 1,	1907.	
Plate-glass \$ 111,388.36	\$ 3,	559.36	
Total premiums in course of collection			114,947.72
Gross assets			827,998.59
G1055 455CV5			021,000.00
DEDUCT ASSETS NOT ADMITTED	).		
Gross premiums in course of collection written prior to Oc		****	
1, 1907	3,	559.36	
Book value of ledger assets over market value, viz.:			
Bonds and stocks	99,	511.47	
Total			103,070.83
Total admitted assets		2	724,927.76
LIABILITIES.			
In Process of			
Losses and claims: Adjustment.			
Plate-glass\$ 16,405.9		405.91	
1 late-glass 10,400.2	11 \$ 16,	100.01	
			16, 405, 91
Total unpaid claims and expenses of settlement			16,405.91
Total unpaid claims and expenses of settlement	nning	\$	16,405.91
Total unpaid claims and expenses of settlement	nning \$ 264,		16,405.91
Total unpaid claims and expenses of settlement.  Gross premiums (less reinsurance) upon all unexpired risks rui one year or less from date of policy  Gross premiums (less reinsurance) upon all unexpired risks rui	nning 264,	\$ 062.45	16,405.91
Total unpaid claims and expenses of settlement.  Gross premiums (less reinsurance) upon all unexpired risks run one year or less from date of policy.  Gross premiums (less reinsurance) upon all unexpired risks run more than one year from date of policy.	nning\$ 264,	\$	16,405.91
Total unpaid claims and expenses of settlement.  Gross premiums (less reinsurance) upon all unexpired risks rui one year or less from date of policy  Gross premiums (less reinsurance) upon all unexpired risks rui	nning\$ 264,	\$ 062.45	16,405.91 285,679.43

None

None

Commissions, brokerage and other charge	es due or to be	come due to			
agents or brokers on policies issued	subsequent to	October 1,			
1907, viz.:					
Plate-glass			38,985.95		
Total				5	38,985.95
Dividends due stockholders					6,000.00
Total amount of all liabilities, exc				6	347,071.29
Capital actually paid up in cash					
Surplus over all liabilities					
Surplus as regards policyholders					377,856.47
Total liabilities				3	724,927.76
EXHIE	BIT OF PREM	IUMS	-		
					late-glass.
Premiums in force December 31 of previo					499, 195.20
Written or renewed during the year					659,695.03
Total					
Deduct expirations and cancellations					589,383.38
In force at end of the year					
BUSINESS IN NO	RTH CAROLI	NA DURING	_	-	
	Gross Pre	miums			
	Received a	n Risks	. 7	~	,
	During th	Renewed Gro e Year.	ss Losses Paid,	Gr	ncurred.
Plate-glass			105.29 \$		127.62
				-	
GENERAL	INTERROG	ATORIES.			
Total amount of the company's stock own	ned by the direc	tors at par va	Ine 6		100 150 00
and amount of the company s stock owi	aca of the anet	tore at par va	400	,	100, 100.00

Total amount loaned to directors or other officers....

Total amount loaned to stockholders not officers.

# UNITED STATES BRANCH OF THE OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Incorporated December 13, 1871. Commenced Business in United States August 23, 1895.

OSCAR ISING, United States Manager.

United States Office, 350 Broadway, New York City, N. Y.

# CAPITAL DEPOSIT, \$200,000.00. Amount of ledger assets (as per balance) December 31 of previous year......\$ 2,869,095.90

INCOME.		
Net cash received for premiums:		
Accident	293,075.88	
Health	37,036.97	
Liability	1,353,961.60	
Steam-boiler	56,561.96	
Burglary and theft Credit	143,332.23	
	483,044.47	
Total premiums received		2,367,013.11
Gross interest on bonds and dividends on stocks\$	99,561.93	
Gross interest on deposits	3,603.52	
Gross interest from all other sources	827.80	
Total gross interest.		103,993.25
Total income.	8	2,471,006.36
Sum of both amounts*	\$	5,340,102.26
DISBURSEMENTS.		
Net amount paid policyholders for losses:		
Accident8	76 517 10	
Health	76,517.42 11,168.16	
Liability	525,501.44	
Steam-boiler	894.93	
Burglary and theft	20, 103, 20	
Credit	187,969.04	
Total paid for losses		822, 154. 19
Investigation of claims:		
Accident\$	15,634.65	
Health	1,802.71	
Liability	148, 183.20	
Steam-boiler	2,721.63	
Burglary and theft	8,026.05	70
Credit	12,000.00	
Total		188,368.24
Commissions or brokerage, less amount received on return pre-		
miums and reinsurance for the following classes:		
Accident\$	91,102.29	
Health	10,128.05	
Liability	318,731.19	
Steam-boiler	15,928.39	
Burglary and theft	43,262.45	
Credit	112,356.51	
Total		591,508.88

			\$	73,716.55
fficers.	directors, tru	istees a	na nome	102 00
				119,405.32
ents no	ot paid by cor	nmissio	ons	31,701.21
				27,373.88
				12,148.12
S				41,735.66
				1,238.14
				12,688.15
				19,023.70
				7,441.28
				7,010.88
				254.05
				666.13
				36,142.24
				14,319.52
				2,006,896.14
				3,333,206.12
			-	
			001 750 90	
		8 2	,231,759.30	
iterest				
on inte	rest			
			\$	3,333,206.12
				4.
				38,933.95
On I	Policies or	On F Renew	als Issued	
Sub	sequent to			
Octo	ber 1, 1907.			
		8		
	29,678.78			
8	4121212			
n				301,290.06
				3,673,430.13
ETS NO	OT AGMITTED.			
		8	12.209.38	
ritten	prior to Oc	tober		
. reten	p		28.694.44	
ue vis				
			322.736.24	
		-		
				363,640.06
	EER AS sterest on inte	ER ASSETS.  Con Policies or Renewals Issued Subsequent to Cotober 1, 1907.  29,427.59  5,226.56  196,308.23  8,954.46  29,678.78  272,595.62  a.  ETS NOT AOMITTED.  ritten prior to Ocue, viz.:	ER ASSETS.  Con Policies or Renewals Issued Subsequent to October 1, 1907. S. 229.678.78  ETS NOT AGMITTED.  Fitten prior to October ue, viz.:	\$ 3,231,759.36

### LIABILITIES.

Losses and claims:	In Process of Adjustment,		Resisted.		Total.		
Accident				8	36.741.	00	
Health	1,940.00		-,		1.940.		
Steam-boiler					5,250.	00	
Burglary and theft			100.00	1	7,965.	00	
Credit (on policies expiring							
prior to October, 1907)	2,000.00		8,000.00		IO,000.0	00	
Net unpaid claims, ex-							
cept liability claims	\$ 47,296.00	\$ -	14,600.00	- 8	61,896.	00	
Reserve for liability losses					524,008.	99	
Reserve for credit losses on police	ies expiring in	Octo	ber. Novem	ber	0 × 1,000.	0.00	
and December, 1907, being	50 per cent. of	\$15	5,686.03, g	ross			
premiums received on said p	policies, less \$40,	661.	83 paid du	ring			
said months on losses under	said policies				37,181.1	19	
Total unpaid claims and e	xpenses of settle	mer	t	-		- «	623,086.01
Gross premiums (less reinsurance							020,000.01
one year or less from date of	policy			\$	909,125.2	24	
Gross premiums (less reinsurance	e) upon all unex	pire	d risks runn	ing			
more than one year from dat	e of policy				137,458.7	1	
Total unearned premiums	S			-		-	1,046,583.95
Commissions, brokerage and other						-	1,010,000.00
agents or brokers on policies	s issued subsequ	ient	to October	1,			
1907, viz.:							
Accident					9,151.9	98	
Health					2,145.8	35	
Liability					45,936.1	12	
Steam-boiler					2,534.1		
Burglary and theft					8,962.9	9	
Total							68,731.05
Salaries, rents, expenses, bills, acc							45,000.00
Advance premiums							13,685.00
Additional voluntary reserve for	claims and contin	ngen	cies			-	250,000.00
Total amount of all liabilit							2,047,086.11
Capital deposit				8	200,000.0	00	
Surplus over all liabilities					1,062,704.0	6	
Surplus as regards policyholders.						-	1,262,704.06
Total liabilities						-8	3,309,790.17
						=	
	EXHIBIT OF	PRE	MIUMS.				
			Accident.		Health.		Liability.
Premiums in force December 31 c			192,622.57	8	19,618.61	\$	706,337.18
Written or renewed during the ye			405,396.82		50,304.69		1,755,263.11
Total			598,019.39	\$	69,923.30	8	2,461,600.29
Deduct expirations and cancellat	ions		342,571.07		36,287.14		1,461,639.51
In force at end of the year.		8	255,448.32	\$	33,636.16	8	999,960.78
Deduct amount reinsured			5,627.62		545.42		1,341.73
Net premiums in force		_	249,820.70	9	33,090.74	9	998,619,05
aret premiums in force		- 6	249,020.70	-	30,000.74	9	998,019.00

	St	eam-boiler.	Bi	rglary and Theft.		Credit.
remiums in force December 31 of previous year Vritten or renewed during the year		87,603.53 81,567.44	\$	164,162.87 214,016.48	\$	357,740.95 485,756.65
Total		169,170.97 59,523.01	\$	378,179.35 178,787.72	\$	843,497.60 407,669.29
In force at end of the year Deduct amount reinsured		109,647.96	\$	199,391.63 21,287.58	\$	435,828.31
Net premiums in force	\$	109,647.96	8	178,104.05	8	435,828.31
BUSINESS IN NORTH CAR	ROI	Gre	88	Premiums		
		Writt	en	d on Risks or Renewed g the Year.	G	ross Losses Paid.
ecident Jealth Jability		8		519.56 59.50 6,305.85	\$	114.29 50.00 10,788.29
Burglary and theft				1,080.62 10,550.00		16,144.25
Total				18,515.53	8	27,096.83
PENNSYLVANIA CAS	211	ALTY (		MDANX	,	
TENNSTEVANIA CAS	U	inii (	.0	MIANI	,	
Incorporated September, 1899.			Bu	siness Decer	nbe:	r, 1899.
Thomas E. Joni	es, I	resident.				
FREOERICK H. KINOSBURY, Secretary.  Home Office, Corner Washington Aven				Kingsbury et, Scranto		

### CAPITAL STOCK.

Amount of capital paid up in cash, \$200,009.00.

Amount of ledger assets (as per balance) December 31 of previous

year ......\$ 458,684.15 Decrease of paid-up capital during year, \$100,000 (transferred to sur-

Extended at		458,684.15
INCOME.		
Net cash received for premiums:		
Accident	129,988.69	
Health	68,488.70	
Liability	191,908.08	
Plate-glass	67,052.49	
Steam-boiler	11,656.55	
Total premiums received		469,094.51
Policy fees required or represented by applications		9 647 71

Gross interest on mortgage loans\$	150.00	
Gross interest on bonds and dividends on stocks	15,574.69	
Gross interest on deposits	99.64	
Gross interest from all other sources	22.82	
Total gross interest		15 . 847 . 15
Inspections		96.30
Gross profit on sale or maturity of ledger assets, viz.:		50.00
Stocks		400.00
Total income		
	_	495,085.67
Sum of both amounts		953,769.82
DISBURSEMENTS.		
Net amount paid policyholders for losses:		
Accident	61,222.53	
Health	33,320.33	
Liability	65,399.23	
Plate-glass	23,067.30	
Steam-boiler	5,002.96	
Total paid for losses		188,012.35
Investigation of claims:	200 44	
Accident\$	237.61	
Health	174.64	
Liability	17,439.05	
Plate-glass	15.63	
Steam-boiler	20.00	
Total .		17,886.93
Commissions or brokerage, less amount received on return pre-		
miums and reinsurance for the following classes:		
Accident\$	34,385.49	
Health	16,448.42	
Liability	56,577.16	
Plate-glass	25,254.67	
Steam-boiler	3,454.06	
Total		135,119.80
Policy fees retained by agents		9,647.71
Salaries, fees and all other compensation of officers, directors, trustees		9,047.71
office employees		31,284,28
Salaries, traveling and all other expenses of agents not paid by commiss		-19,831.72
Medical examiners' fees and salaries		1,161.60
Inspections (other than medical)		7,581.55
Rents.		6,177.26
Repairs and expenses (other than taxes) on real estate		327.55
Taxes, licenses and Insurance Department fees.		11,222.93
Legal expenses.		6,324.74
Advertising		2,605.21
Printing and stationery		7,165.55
Postage, telegraph, telephone, express and general expense.		8,539.62
Furniture and fixtures		1,918.75
Accounts charged off		1,990.89
Unclassified premiums		1,940.05
Total disbursements		458,737.89
Balance		495,031.93

### LEDGER ASSETS.

Book value of real estate				
		8	38,050.00	
Mortgage loans on real estate			2,500.00	
Loans secured by pledge of bonds, stocks or o	ther collaterals		2,000.00	
Book value of bonds (excluding interest)			340,004.50	
Cash in company's office			1,267.55	
Deposited in trust companies and banks on in	iterest		65,131.39 21,702.30	
Deposited in trust companies and banks not o			2,026.58	
Bills receivable			22,349.61	
				105 001 00
Total ledger assets, as per balance				495,031.93
	DGER ASSETS.		4.58	
Interest due and accrued on mortgages			3,406,65	
Interest due and accrued on bonds			242.77	
		-		- 07.00
. Total interest due and accrued				3,654.00
Gross premiums in course of collection, viz.:	On Policies or Renewals Issued Subsequent to	Danas	nate teered	
Accident	\$ 11,221.21	8	1,915.23	
Health			463.38	
Liability			1,625.00	
Plate-glass			1,376.94	
Steam-boiler			306.62	
	\$ 89,111.42		5,687.17	
Total premiums in course of collection				94,798.59
Gross assets				593.484.52
Gross assets				
DEDUCT ASSE	ETS NOT ADMITTED			
Bills receivable		\$	1,242.58	
Bills receivable	itten prior to Oc	tober		
Bills receivable	itten prior to Oc	tober	1,242.58 5,687.17	
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valu	itten prior to Oc	tober	5,687.17	
Bills receivable Gross premiums in course of collection wr 1, 1907 Book value of ledger assets over market valu Bonds	itten prior to Ocie, viz.:	tober	5,687.17 15,493.40	
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valu	itten prior to Ocie, viz.:	tober	5,687.17	
Bills receivable Gross premiums in course of collection wr 1, 1907 Book value of ledger assets over market valu Bonds	itten prior to Ocie, viz.:	tober	5,687.17 15,493.40 12,487.80	. 34,910.95
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valu  Bonds  Accounts unsecured.  Total	itten prior to Ocie, viz.:	tober	5,687.17 15,493.40 12,487.80	34,910.95 558,573.57
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valued Bonds.  Accounts unsecured.  Total.  Total admitted assets.	itten prior to Oc	tober	5,687.17 15,493.40 12,487.80	
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valued Bonds.  Accounts unsecured.  Total.  Total admitted assets.	itten prior to Oc ne, viz.: BILITIES.	tober	5,687.17 15,493.40 12,487.80	
Bills receivable.  Gross premiums in course of collection wr 1, 1907. Book value of ledger assets over market value Bonds.  Accounts unsecured.  Total  Total admitted assets.  LIA	itten prior to Oc	tober	5,687.17 15,493.40 12,487.80	
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valu Bonds  Accounts unsecured.  Total  Total admitted assets.  LIA  Losses and claims:	itten prior to Oc  ie, viz.:  BILITIES.  In Process o Adjustment	tober	5,687.17 15,493.40 12,487.80	
Bills receivable.  Gross premiums in course of collection wr 1, 1907. Book value of ledger assets over market value Bonds.  Accounts unsecured.  Total  Total admitted assets.  LIA	itten prior to Oc. ie, viz.:  BILITIES.  In Process o Adjustment \$ 3,842.	tober	5,687.17 15,493.40 12,487.80 	
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market value of bonds.  Accounts unsecured.  Total.  Total admitted assets.  LIA  Losses and claims: Accident.	BILITIES.  In Process a Adjustment \$ 3,842. 4,956.	\$ tober	5,687.17 15,493.40 12,487.80 **Total. 3,842.65	
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valuables.  Bonds  Accounts unsecured.  Total  Total admitted assets.  LIA  Losses and claims:  Accident  Health  Plate-glass  Net unpaid claims, except liability claims.	BILITIES.  BILITIES.  In Process of Adjustment \$ 3,842 - 4,956 - 2,727, aitns. \$ 11,527	f 65 \$ 75 80 20 \$	5,687.17 15,493.40 12,487.80 *** *** *** *** *** *** *** *** *** *	
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valu Bonds  Accounts unsecured.  Total  Total admitted assets.  LIA  Losses and claims: Accident Health Plateglass	BILITIES.  BILITIES.  In Process of Adjustment \$ 3,842 - 4,956 - 2,727, aitns. \$ 11,527	f 65 \$ 75 80 20 \$	5,687,17 15,493,40 12,487,80 ************************************	
Bills receivable.  Gross premiums in course of collection wr 1, 1907. Book value of ledger assets over market value of books.  Accounts unsecured.  Total.  Total admitted assets.  LIA  Losses and claims: Accident. Health. Plate-glass Net unpaid claims, except liability che Reserve for liability losses.  Total unpaid claims and expenses of s	BILITIES.  In Process of Adjustment \$ 3,842. 4,956. 2,727. aims. \$ 11,527.	f 65 \$ 75 80 20 \$	5,687,17 15,493,40 12,487,80 \$ **Total. 3,842,65 4,956,75 2,727,80 11,527,20 61,695,90	
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valu Bonds  Accounts unsecured.  Total  Total admitted assets.  LIA  Losses and claims:  Accident  Health Plate-glass  Net unpaid claims, except liability cla  Reserve for liability losses  Total unpaid claims and expenses of a	BILITIES  In Process of Adjustment \$ 3,842 4,956 2,727, aims. \$ 11,527	f 65 \$ 75 80 20 \$	5,687,17 15,493,40 12,487,80 \$ **Total. 3,842,65 4,956,75 2,727,80 11,527,20 61,695,90	558,573.57
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valuables.  Bonds  Accounts unsecured.  Total  Total admitted assets.  LIA  Losses and claims:  Accident  Health  Plate-glass  Net unpaid claims, except liability claims.  Gross premiums (less reinsurance) upon all one year or less from date of poincy.	BILITIES.  In Process o Adjustment \$ 3,842 4,956 2,727 aims \$ 11,527 settlement	f 65 \$ 75 80 20 \$	5,687,17 15,493,40 12,487,80 \$ **Total. 3,842,65 4,956,75 2,727,80 11,527,20 61,695,90	558,573.57
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valu Bonds  Accounts unsecured.  Total  Total admitted assets.  LIA  Losses and claims:  Accident  Health Plate-glass  Net unpaid claims, except liability cla  Reserve for liability losses  Total unpaid claims and expenses of a	BILITIES.  In Process of Adjustment \$ 3,842. \$4,956. 2,727. aims.\$ 11,527. settlement. unexpired tisks ru	f 65 \$ 75 80 20 \$ nning	5,687,17 15,493,40 12,487,80  **  **  **  **  **  **  **  **  **	558,573.57
Bills receivable.  Gross premiums in course of collection wr 1, 1907.  Book value of ledger assets over market valu Bonds  Accounts unsecured.  Total  Total admitted assets.  LIA  Losses and claims: Accident Health Plate-glass Net unpaid claims, except liability che Reserve for liability losses.  Total unpaid claims and expenses of s Gross premiums dess reinsurance) upon all one year or less from date of policy. Gross premiums dess reinsurance) upon all	BILITIES.  In Process of Adjustment \$ 3,842. \$ 4,956. 2,727. aims. \$ 11,527. settlement unexpired risks ru	\$ tober  1 1 65 \$ 875 75 880 880 nnning \$ 8	5,687,17 15,493,40 12,487,80  **  **Total.* 3,842,65 4,956,75 2,727,80 61,695,90 ** 150,304,52 34,023,06	558,573.57

1907, viz.:

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1,

Accident _____\$

4,254.53

Health	2	
Liability	14	
Plate-glass 3,005.		
Steam-boiler 274.:	12	
Total	. \$	25,238.99
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	-	969.39
State, county and municipal taxes due or accrued	-	5,000.00
Total amount of all liabilities, except capital	_8	288,759.06
Capital actually paid up in cash\$ 200,000.	0	
Surplus over all liabilities 69,814.	1	
Surplus as regards policyholders		269,814.51
Total liabilities	. \$	558,573.57
EXHIBIT OF PREMIUMS.	-	
Accident. Health.		Liability.
Premiums in force December 31 of previous year\$ 69,546.90 \$ 28,053.30	\$	139,869.07
Written or renewed during the year		279,300.24
Total \$ 220,105.14 \$ 108,778.83	8	419, 169.31
Deduct expirations and cancellations 153,307.99 79,736.79		259,932.71
In force at end of the year \$ 66,797.15 \$ 29,042.04	3	159,236.60
Deduct amount reinsured 1,951.81 516.75		1,892.09
Net premiums in force\$ 64,845.34 \$ 28,525.29	\$	157,344.51
	_	
Plate-glass. Premiums in force December 31 of previous year		team-boiler. 20,235.89
Premiums in force December 31 of previous year\$ 47,117.44  Written or renewed during the year 82,528.07	9	13,505.91
	-	
Total         \$ 129,645.51           Deduct expirations and cancellations         43,087.82	8	33,741.80 11,924.72
	_	
In force at end of the year\$ 86,557.69	8	21,817.08
Net premiums in force	\$	21,817.08
BUSINESS IN NORTH CAROLINA DURING 1997,		
Gross Premiums		
Received on Risks Written or Renewed Gross Losses	0	ross Losses
During the Year. Paid.	0	Incurred.
Accident\$ 5,340.99 \$ 222.63	\$	222.63
Healtb 5,690.52 2,380.53		2,380.53
Liability 6,677.85 1,350.34 Plate-glass 1,481.00 643.15		1,350.34 643.15
	8	4,596.65
Total	9	4,580.00
GENERAL INTERROGATORIES.		
		101 700 00
Total amount of the company's stock owned by the directors at par value  Total amount loaned to directors or other officers		101,766.66 None
Total amount loaned to directors or other officers.		None
A COMPANY TO A CONTROL OF THE CONTRO		

173.245.92

### PHILADELPHIA CASUALTY COMPANY.

Incorporated November 21, 1899.

Commenced Business March 15, 1900.

ROBERT B. ARMSTRONG, President.

R. G. HAZELDINE, Secretary.

. Charles R. Sproule, Treasurer.

Home Office, Fidelity Building, 112-116 North Broad Street, Philadelphia, Pa.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$300,000.00.

Amount of Capital para up in carry		
nount of ledger assets (as per balance) December 31 of previous year.	\$	635,108.35
INCOME.		
et cash received for premiums:	140,766.15	
Health	58,782.41	
Liabibity	184,819.91	
Plate-glass	115,496.13	
Steam-boiler	2,021.11	
Credit	127,067.50	
Total premiums received		622,910.99
coss interest on mortgage loans	2,219.82	
oss interest on collateral loans	417.49	
ross interest on bonds and dividends on stocks.	12,683.77	
ross interest on deposits.	1,411.39	
ross interest from all other sources	245.51	
Total gross interest		16,977.98
oecial premium reserve, non-admitted reinsuring companies		1,153.26
ontribution to surplus, June 15, 1907		75,000.00
Total income		716,042.23
Sum of both amounts		1,351,150.58
DISBURSEMENTS.		
et amount paid policyholders for losses:	52,184.43	
Accident\$	18,111.15	
Health	42.803.72	
Liability	55,803.76	
Plate-glass	156.82	
Steam-boiler	44.632.77	
Credit		040 000 05
Total paid for losses		213,692.65
nvestigation of claims: Accident	1.239.90	
Health	1,239.90	
Liability	18,365.36	
Credit	1,740.92	
_		22,586.08
Total		22,000.00
commissions or brokerage, less amount received on return pre-		
miums and reinsurance for the following classes:  Accident	40,888,46	
Health	15,406.50	
Liability	40,876.48	
Plate-glass	37,099.03	
Steam-holler	4,298.26	

Stockholders for interest or dividends			s	13,408.50
Salaries, fees and all other compensation of				1
office employees				40,774.24
Salaries, traveling and all other expenses of a	gents not pai	d by commi	ssions	76,917.73
Medical examiners' fees and salaries				1,513.47
Inspections (other than medical)				11,584.76
Rents				9,901.64
Taxes, licenses and Insurance Department fe	es			13,915.87
Legal expenses				18,867.06
Advertising.				2,650.79
Printing and stationery				10,731.30
Postage, telegraph, telephone and express				7,758.67
Gross decrease in book value of ledger assets,				
Bonds				4,062.38
Contingent commissions				2,420.87
Agents' balances uncollectible				2,160.44
Bills receivable uncollectible				510.43
Total disbursements				626,702.80
Balance			-	724,447.78
Datance				124, 441.15
LEDGE	R ASSETS.			
Mortgage loans on real estate			68,550.00	
Book value of bonds (excluding interest)			575,648,39	
Cash in company's office			1,412.38	
Deposited in trust companies and banks on in			51,996.94	
Deposited in trust companies and banks not	on interest		1,917.96	
Bills receivable			1,903.22	
Agents' balances			8,509.68	
Furniture and fixtures			12,722.37	
Petty cash in branch offices.			1,786.86	
Total ledger assets, as per balance			8	724,447.78
NON-LE	DGER ASSETS			
Interest due and accrued on mortgages			841.56	
Interest due and accrued on bonds				
Interest due and accrued on other assets			225.00	
Total interest due and accrued		-		8.642.75
Total interest due and accided				0,012.10
	On Policies Renewals Isi	med Ren	Policies or wals Issued	
	Subsequent	to	Prior to	
Gross premiums in course of collection, viz.:			ber 1, 1907.	
Accident		80.62 \$	444.00	
Health		05.16	171.50 948.53	
Liability		92.62	416.78	
Credit			410.78	
Credit				
	\$ 161,8	97.44 \$	1,980.81	
Total premiums in course of collection				163,878.25
Account purchased on payment of credit loss.				4,430.33
Gross assets				901,399.11
DEDUCT ASSE	TS NOT ADM	TTED.		
Bills receivable			263.22	
Furniture and fixtures			12,722.37	
Gross premiums in course of collection wr				
1, 1907			1,980.81	

Bo	ok value of ledger assets over market value, v				04 000 00	
D.	Bonds				34,636.93 480.00	
	ents' balances				8,509.68	
	tty cash in branch offices					
	Total					60,379.87
	Total admitted assets				8	841,019.24
	LIABIL	ITI	ES.		-	
		1	n Process of Adjustment.	Repo	rted, Proofs	
Lo	sses and claims: Adjusted.	. 2	1djustment.	not	Received.	
	Accident	8	3,025,96	\$	310.00 920.00	
	Health 560.80 Plate-glass		3 567 06		920.00	
10	Credit (on policies expiring		3,301.00			
	prior to October, 1907)		26.57			
	Total \$ 1,642.42	9	12 278 66	\$	1 220 00	
	Deduct reinsurance				25.00	
	Net unpaid claims, except	-				
		9	12 278 66	6	1 205 00	
	liability claims\$ 1,642.42		10,010.00	-	1,200.00	
Lo	sses and claims:		Resisted.		Total.	
	Accident	. 8			10,150.69	
	Health				4,756.76	
	Plate-glass				3,567.06	
	Credit (on policies expiring prior to October		14,025.00		14,051.57	
	1907)	_				
	Total			\$	32,526.08	
	Deduct reinsurance				25.00	
	Net unpaid claims, except liability claims.	\$	16,275.00	8	32,501.08	
	serve for liability losses				59,752.68	
Re	serve for credit losses on policies expiring in O					
	ber and December, 1907, being fifty per cen					
	gross premiums received on said policies, paid during said months on losses under said				13,722.29	
0-	Total unpaid claims and expenses of settle	me	nt			105,976.02
GI	oss premiums (less reinsurance) upon all unex one year or less from date of policy				205 019 09	
GI	oss premiums (less reinsurance) upon all unex				000,010.00	
	more than one year from date of policy				11,322.08	
	Total unearned premiums					317,240.16
Co	mmissions, brokerage and other charges due of					011,210.10
	agents or brokers on policies issued subsequ					
	1907, viz.:					
	Accident				5,258.57	
	Health				3,771.34	
	Liability Plate-glass				9,953.01 8,893.63	
	Credit					
				_		26 210 15
80	Total laries, rents, expenses, bills, accounts, fees, etc					38,310.15 2,200.00
	ate, county and municipal taxes due or accrue					10,000.00
	einsurance					655.71
	Total amount of all liabilities, except capi	tal.			\$	474,382.04

None

Capital actually paid up in cash Surplus over all liabilities				
Surplus as regards policyholders				366,637.20
Total liabilities			-	841,019.24
EXHIBIT OF PR			===	
	Accident.	Health.		Liability.
Premiums in force December 31 of previous year\$ Written or renewed during the year	118,256.04		\$	182,340.70 276,837.60
Total8		\$ 125,473.65	9	
Deduct expirations and cancellations		73,877.95		254,972.91
In force at end of the year\$  Deduct amount reinsured\$		\$ 51,595.70 234.37	8	204,205.39 668.26
Net premiums in force8	122,881.87	\$ 51,361.33	8	203,537.13
	Plate-glass,	Steam-boiler.		Credit.
Premiums in force December 31 of previous year\$ Written or renewed during the year		\$ 28,417.49 15,828.04		91,218.43 211,655.57
Total		\$ 44,245.53 26,854.77	s	302,874.00 163,427.91
In force at end of the year	114,024.07	\$ 17,390.76	8	139,446.09
Net premiums in force	114,024.07	\$ 17,390.76	8	139,446.09
NO BUSINESS IN NORTH CAS				
Total amount of the company's stock owned by the d Total amount loaned to directors or other officers			\$	78,000.00 None

Total amount loaned to stockholders not officers.....

114,463.74

30,202.48

15,219.37

14,815.18

27,364.99 7.383.11

6.805.51

8.091.97

8,380.53

1.043.10

406.00

## THE PREFERRED ACCIDENT INSURANCE COMPANY.

Incorporated March 3, 1893.

Net cash received for premiums:

Commenced Business May 6, 1893.

KIMBALL C. ATWOOO, President.

WILFRIN C. POTTER, Secretary.

George H. Ackerman, Treasurer.

Home Office, 290 Broadway, New York City, N. Y.

### CAPITAL STOCK. Amount of capital paid up in cash, \$350,000.00.

Amount of ledger assets (as per balance) December 31 of previous year _____\$ 1,450,721.32 - INCOME.

Net eash received for premiums: Accident Health	\$ 1	,200,541.41 202,642.31	
Total premiums received.  Gross interest on bonds and dividends on stocks.  Gross interest on deposits.	8	52,121.55	1,403,183.72
Total gross interest			54,201.35
Total income			1,457,385.07
Sum of both amounts			2,908,106.39
DISBURSEMENTS.			
Net amount paid policyholders for losses: Accident	s	408,992.40	
Health		73,013.24	
Total paid for losses			482,005.64
Investigation of claims:  Accident  Health	\$	6,284.93 500.00	
Total			6,784.93
Commissions or brokerage, less amount received on return pre- miums and reinsurance for the following classes:	-		
Accident	. \$	402,588.09	
Health	_	62,928.51	
Total			465,516.60 84,000.00
Stockholders for interest or dividends			04,000.00

Salaries, fees and all other compensation of officers, directors, trustees and home

Salaries, traveling and all other expenses of agents not paid by commissions .....

Medical examiners' fees and salaries_____

Inspections (other than medical)

Rents ..... Taxes, licenses and Insurance Department fees.

Legal expenses_____

Advertising.

Printing and stationery....

Postage, telegraph, telephone and express_____ Furniture and fixtures_____

office employees

Gross loss on sale or maturity of ledger assets, viz.:		
Bonds Telegrams, exchange, car fare and petty office expenses		34.70 6,313.09
Interest and exchange on bonds purchased		1,154.87
Total disbursements		1,279,985.81
Balance		1,628,120.58
LEDGER ASSETS.		
	-1-	
Book value of bonds (excluding interest), \$1,299,973.93; and bo value of stocks, \$188,494.36		
Cash in company's office	1,567.90	
Deposited in trust companies and banks on interest		
Deposited in trust companies and banks not on interest	50,000.00	
Total ledger assets, as per balance		1,628,120.58
NON-LEDGER ASSETS.		
Interest due and accrued on bonds		9,917.61
On Policies or Renewals Issued	On Policies or	
Gross premiums in course of collection, viz.: Renewals Issued Subsequent to October 1, 1907.	Prior to	
	October 1, 1907.	
Accident \$ 132,544.89 \$ Health \$ 33,136.44	12,280.22 3,070.05	
	15,350.27	404 004 00
Total premiums in course of collection		181,031.60
Gross assets		1,819,069.79
DEDUCT ASSETS NOT ADMITTED.		
Gross premiums in course of collection written prior to Octol		
1, 1907	\$ 15,350.27	
Book value of ledger assets over market value, viz.:  Bonds and stocks.	130,893,29	
Total		146,243.56
Total admitted assets		1,672,826.23
	_	
LIABILITIES.		
Losses and claims:  In Process of Adjustment.	Reported, Proofs not Received.	
Accident\$ 21,507.14		
Health	9,563.00	
Total\$ 21,555.00	\$ 80,863.00	
Deduct reinsurance	2,500.00	
Net unpaid claims\$ 21,555.00	\$ 78,363.00	
Losses and claims: Resisted,	Total.	
Accident\$ 18,725.00	\$ 111,532.14	
Health 300.00	9,910.86	
Total\$ 19,025.00		
Deduct reinsurance	2,500.00	
Net unpaid claims\$ 19,025.00		
Total unpaid claims and expenses of settlement		118,943.00
Gross premiums (less reinsurance) upon all unexpired risks runni one year or less from date of policy		
Total unearned premiums		EQ4 770 FQ
Total unearned premiums		584,778.52

ommissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1,

1907, viz.: Accident Health	\$	32,838.25 6,739.13		
			3	39,577.38
Totalsalaries, rents, expenses, bills, accounts, fees, etc., due or accrue	d			225.00
salaries, rents, expenses, ones, accounts, recs, etc., due of attack, county and municipal taxes due or accrued				22,140.49
Dividends due stockholders				7,000.00
Dividends due stockholders				720.84
teinsurancedvance premiums				3,495.00
Advance premiums				111,286.00
Reserve for contingent installment policies.			_	888,166,23
Total amount of all liabilities, except capital			8	888,100.20
Papital actually paid up in cash	9	330,000.00		
Surplus over all liabilities		434,660.00		
Surplus as regards policyholders				784,660.00
			s	1,672,826.23
Total liabilities			ð	1,072,020.20
EXHIBIT OF PREMIUMS.	Ac	cident,		Health.
Premiums in force December 31 of previous year	-8	975,093.78	\$	211,812.07
Written or renewed during the year	_ 1,	392,089.79		257,998.25
		367,183.57	8	469,810.32
Total		385,450.71		274,959.57
Deduct expirations and cancellations	- 1,	350,400.71		
In force at end of the year		981,732.86	\$	194,850.75
Deduct amount reinsured		6,544.32		482.25
		975,188.54	8	194,368.50
Net premiums in force		975,188.54	=	101,000.00

### BUSINESS IN NORTH CAROLINA DURING 1907.

	Re	Fross Premiums eccived on Risks itten or Renewed uring the Year.		Gross Losses Paid.	Gross Losses Incurred.
ccident	S	5,926.00	\$	1,630.87	\$ 6,902.87
lealth		3,167.50		1,597.46	1,743.46
Total	_	9,093.50	8	3,228.33	\$ 8,646 33

### GENERAL INTERROGATORIES.

Total amount of the company's stock owned by the directors at par value	\$ 176,500.00 None
Total amount loaned to directors or other officers.	
Total amount loaned to stockholders not officers	None

### THE STANDARD LIFE AND ACCIDENT INSURANCE COMPANY

Incorporated May 29, 1884.

Commenced Business August 1, 1884.

LEM W. BOWEN, President.

E. A. LEONARD, Secretary.

M. W. O'BRIEN, Treasurer,

208.857.51

561,507.56

20,954.00

45,000.00

Home Office, Penobscot Building, Detroit, Mich.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.

Amount of ledger assets (as per balance) December 31 of previous year	r	2,319,737.26
INCOME,		
Net cash received for premiums:		
Accident\$	1,026,969.98	
Health	105,113.67	
Liability	898,959.28	
Workmen's collective	47,998.58	
Total premiums received		2,079,041.51
Policy fees required or represented by applications		20,954.00
Gross interest on mortgage loans	29,382.71	
Gross interest on collateral loans	1,441.67	
Gross interest on bonds and dividends on stocks	75,163.84	
Gross interest from all other sources	2,204.44	
Total gross interest		108, 192.66
Total income	\$	2,208,188.17

Total gross interest		108, 192.66
Total income	8	2,208,188.17
Sum of both amounts	\$	4,527,925.43
DISBURSEMENTS.		
Net amount paid policyholders for losses:		
Accident\$	425,078.38	
Health	37,719.75	
Liability	329,189.97	
Workmen's collective	24,721.10	
Total paid for losses		816,709.20
Investigation of claims:		
Accident\$	8,884.25	
Health	282.85	
Liability	106,984.04	
Total		116,151.14
Commissions or brokerage, less amount received on return pre-		
miums and reinsurance for the following classes:		
Accident\$	304,412.56	
Health	35,037.89	

Workmen's collective_____

Total ____

Policy fees retained by agents.

Stockholders for interest or dividends

laries, fees and all other compensation of officers, directors, tra	ustees and home	
daries, fees and all other compensation of omcers, directors, tro	usices and nome	99,576.93
daries, traveling and all other expenses of agents not paid by con	mmissions	107, 126, 17
spections (other than medical)		14,129.67
ents		17,325.61
axes on real estate		298.66
Il other taxes, licenses and Insurance Department fees		57,758.06
dvertising		11,541.51
rinting and stationery		16,503,16
ostage, telegraph, telephone and express		17,706.70
arniture and fixtures		2,357.20
andry expenses		1,951.60
Total disbursements		1,906,597.17
Balance		2,621,328.26
LEDGER ASSETS.	=	-1,0-1,0-1
ook value of real estate	\$ 25,350.00	
ortgage loans on real estate		
oans secured by pledge of bonds, stocks or other collaterals		
ook value of bonds (excluding interest)		
ash in company's officeeposited in trust companies and banks on interest	50,000.00	
eposited in trust companies and banks not on interest		
Total ledger assets, as per balance	\$	2,621,328.26
NON-LEDGER ASSETS.		
nterest due (\$683.42) and accrued (\$7,117.61) on mortgages		
nterest accrued on bonds		
nterest accrued on other assets	102.33	
Total interest due and accrued		25,255.06
Iarket value of bonds and stocks over book value		18.564.42
On Policies or Renewals Issued Subsequent to Gross premiums in course of collection, viz.: October 1, 1907.	Prior to October 1, 1907.	
Accident \$ 172,805.70	\$ 8,490.21	
Health 26,078.64	1,286.14	
Liability 133,829.02	6,600.17	
Workmen's collective 6,107.01		
	\$ 16,376.52	
Total premiums in course of collection		355, 196. 89
Gross assets	-	3,020,344.63
DEDUCT ASSETS NOT ADMITTED		
Gross premiums in course of collection written prior to October	1, 1907	16,376.52
Total admitted assets		
LIABILITIES.		
In Dunasan of	Penarted Prests	
Losses and claims: Adjusted. Adjustment.		
Accident\$ 16,157.43 \$ 21,937.5	0 0 10,007.42	

1,825.57

325.76

18,308.76 \$

2,724.75

634.58

25,296.83 \$

5.987.33

1,039.66

77,894.41

Health ....

Workmen's collective .....

Net unpaid claims, ex-

cept liability claims....\$

Losses and claims: Resisted.	17-4-1	
Accident\$ 36,950.00	Total. \$ 145,912	25
Health	10,537	
Workmen's collective	2,000	
Net unpaid claims, except liability claims.\$ 36,950.00		
Reserve for liability losses	528,485	5.85
Total unpaid claims and expenses of settlement		\$ 686,935.85
Gross premiums (less reinsurance) upon all unexpired risks runn		
one year or less from date of policy		1.14
Gross premiums (less reinsurance) upon all unexpired risks runn		
more than one year from date of policy	_	
Total unearned premiums		826,945.98
Commissions, brokerage and other charges due or to become due		
agents or brokers on policies issued subsequent to October	1,	
1907, viz.: Accident	0 71 771	0.0
Health		
Liability		
Workmen's collective		
Total		
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		
State, county and municipal taxes due or accrued		
Reinsurance		
Reserve for contingencies in addition to all liabilities.		
		-
Total amount of all liabilities, except capital		
Capital actually paid up in cash	\$ 500,000	.00
Capital actually paid up in cash	\$ 500,000 781,067	.63
Capital actually paid up in cash	\$ 500,000 781,067	.63
Capital actually paid up in cash	\$ 500,000 781,067	.00 .63 1,281,067.63 \$ 3,003,968.11
Capital actually paid up in cash. Surplus over all liabilities. Surplus as regards policyholders. Total liabilities.	\$ 500,000 781,067	.00 .63 1,281,067.63
Capital actually paid up in cash	\$ 500,000 781,067	.00 .63 1,281,067.63 \$ 3,003,968.11
Capital actually paid up in cash. Surplus over all liabilities. Surplus as regards policyholders. Total liabilities.	\$ 500,000 781,067 Accident.	1,281,067.63 \$ 3,003,968.11 Health,
Capital actually paid up in cash. Surplus over all liabilities. Surplus as regards policyholders. Total liabilities. EXHIBIT OF PREMIUMS.	\$ 500,000 781,067 Accident.	.00 .63 1,281,067.63 \$ 3,003,968.11 Health, 8 \$ 94,403.98
Capital actually paid up in cash. Surplus over all liabilities. Surplus as regards policyholders. Total liabilities.  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year	Accident. 775,149.90	.00 .63 1,281,067.63 \$ 3,003,968.11 Health. 8 \$ 94,403.98 9 136,361.68
Capital actually paid up in cash. Surplus over all liabilities. Surplus as regards policyholders.  Total liabilities.  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year.  Written or renewed during the year.	Accident. 775,149.90	.00 .63 1,281,067.63 3,003,968.11 Health. 8 \$ 94,403.98 9 136,361.68 7 \$ 230,765.66
Capital actually paid up in cash. Surplus over all liabilities.  Total liabilities.  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year	Accident. 775,149-9 1,284,929-7 2,660,079-7 1,283,930-8	.00 .63 
Capital actually paid up in cash Surplus over all liabilities Surplus as regards policyholders.  Total liabilities  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year.  Written or renewed during the year.  Total  Suddet expirations and cancellations.  In force at end of the year.	Accident. 775,149-9; 1,284,929,7; 2,060,079,7; 1,283,930.8; 776,148.91	.00 .63 . 1,281,067.63 . 3,003,968.11 
Capital actually paid up in cash.  Surplus over all liabilities.  Surplus as regards policyholders.  Total liabilities.  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year.  Written or renewed during the year.  Total \$  Deduct expirations and cancellations.  In force at end of the year \$  Deduct amount reinsured.	Accident. 775,149.9; 1,284,929.7; 2,660,079.7; 1,283,930.8; 776,148.9; 24,865.0;	
Capital actually paid up in cash Surplus over all liabilities Surplus as regards policyholders.  Total liabilities  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year.  Written or renewed during the year.  Total  Suddet expirations and cancellations.  In force at end of the year.	Accident. 775,149.99 1,284,929.79 2,060,079.71 1,283,930.80 776,148.91 24,865.01	.00 .63
Capital actually paid up in cash.  Surplus over all liabilities.  Surplus as regards policyholders.  Total liabilities.  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year.  Written or renewed during the year.  Total \$  Deduct expirations and cancellations.  In force at end of the year \$  Deduct amount reinsured.	Accident. 775,149.99 1,284,929.79 2,060,079.71 1,283,930.80 776,148.91 24,865.01	
Capital actually paid up in cash.  Surplus over all liabilities.  Surplus as regards policyholders.  Total liabilities.  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year.  Written or renewed during the year.  Total \$  Deduct expirations and cancellations.  In force at end of the year \$  Deduct amount reinsured.	Accident. 775,149.99 1,284,929.79 2,060,079.71 1,283,930.80 776,148.91 24,865.01	00
Capital actually paid up in cash	\$ 500,000 781,067 Accident. 775,149.91 1,284,929.73 2,060,079.71 1,283,930.86 776,148.91 24,865.01 751,283.96 Liability. 617,150.12	.00 .63
Capital actually paid up in cash	Accident. 775, 149-9; 1,284,929,7; 2,060,079,7; 1,283,930,8i 776,148.9; 24,865.0i 751,283.9i	.00 .63
Capital actually paid up in cash	\$ 500,000 781,067 Accident. 775,149.91 1,284,929.73 2,060,079.71 1,283,930.86 776,148.91 24,865.01 751,283.96 Liability. 617,150.12	00
Capital actually paid up in cash.  Surplus over all liabilities.  Surplus as regards policyholders.  Total liabilities.  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year.  Suriten or renewed during the year.  Total	.\$ 500,000 781,067  Accident. 775,149 9: 1,284,929.7: 2,060,079.7: 1,283,930.8: 776,148.9: 24,865.0: 751,283.96  Liability. 617,150.12 1,045,431.24	.00 .63 .1,251,067.63 .8,3,003,968.11 .8,94,403.98 .9,136,361.68 .7,\$230,765.66 .130,195.26 .1,100,570.40
Capital actually paid up in cash Surplus over all liabilities Surplus as regards policyholders.  Total liabilities  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year.  Surplus and cancellations.  In force at end of the year.  Net premiums in force.  Premiums in force  Premiums in force December 31 of previous year.  \$  Surplus and cancellations.  Surplus and cancellations.  Premiums in force.  Surplus and cancellations.  Surplus are remarked.  Surplus and cancellations.  Surplus are remarked.  Surplus and cancellations.	\$ 500,000 781,067 Accident. 775,149,98 1,284,929,78 2,060,079,77 1,283,930,84 776,148,91 24,865,01 751,283,96 Liability. 617,150,12 1,045,431,24 890,876,06	
Capital actually paid up in cash. Surplus over all liabilities. Surplus as regards policyholders.  Total liabilities.  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year.  Total  Deduct expirations and cancellations.  In force at end of the year.  Premiums in force  \$  Premiums in force  \$  Premiums in force December 31 of previous year.  \$  Very premiums in force  \$  Premiums in force December 31 of previous year.  Written or renewed during the year.  Total  \$  Premiums in force December 31 of previous year.  \$  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.  S  Very premiums in force December 31 of previous year.	.\$ 500,000 781,067  Accident. 775,149.91 1,284,929.73 2,060,079.7* 1,283,930.84 776,148.91 24,865.01 751,283.94 Liability. 617,150.12 1,045,431.24 1,662,581.38 890,876.06 771,705.36	.00 .63
Capital actually paid up in cash Surplus over all liabilities Surplus as regards policyholders.  Total liabilities  EXHIBIT OF PREMIUMS.  Premiums in force December 31 of previous year.  Surplus and cancellations.  In force at end of the year.  Net premiums in force.  Premiums in force  Premiums in force December 31 of previous year.  \$  Surplus and cancellations.  Surplus and cancellations.  Premiums in force.  Surplus and cancellations.  Surplus are remarked.  Surplus and cancellations.  Surplus are remarked.  Surplus and cancellations.	\$ 500,000 781,067 Accident. 775,149,98 1,284,929,78 2,060,079,77 1,283,930,84 776,148,91 24,865,01 751,283,96 Liability. 617,150,12 1,045,431,24 890,876,06	00 63

50,000.00

ealt

### BUSINESS IN NORTH CAROLINA DURING 1907.

	Receive Written	on Risks or Renewed the Year.		ss Losses Paid.		oss Losses ncurred.
lent	\$	8,218.87	\$	5,316.05	\$	5,316.05
th		1,242.08		740.13		740.13
lity		200.00				
Total	8	9,660.95	8	6,056.18	8	6,056.18

#### GENERAL INTERROGATORIES.

otal amount of the company's stock owned by the directors at par value otal amount loaned to directors or other officers	\$ 104,800.00 None	
otal amount loaned to directors of other officers	None	
otal amount loaned to stockholders not officers.		

### SOUTHERN LIVE STOCK INSURANCE COMPANY.

Incorporated 1906.

Commenced Business December 8, 1906.

GEORGE T. PENNY, President.

E. M. ARMFIELD, Secretary and Treasurer.

Home Office, 106 West Washington Street, High Point, N. C.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$50,000.00.

Extended at ______\$

#### DISBURSEMENTS.

DISDURANTAN	
Net amount paid policyholders for losses: Live stock \$ 2,777.50	
Total paid for losses	2,777.50
Policy fees retained by agents	1,472.80
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.	1,344.52
Salaries, traveling and all other expenses of agents not paid by commissions	1,771.56
Inspections (other than medical)	441.40
Rents	37.50
Repairs and expenses (other than taxes) on real estate	49.35
Taxes, licenses and Insurance Department fees	203.00
Advertising	648.91
Printing and stationery	528.60
Postage telegraph telephone and express	199.95

	and fixtures				381.92 188.17
Tota	d disbursements				10,045.18
Bala	nce				48,303.07
	LEDGI	ER ASSETS.		=	
	n trust companies and banks on ir			43,155.00	
	n trust companies and banks not c able			4,361.81 786.26	
			-		40,000,00
Tota	l ledger assets, as per balance				48,303.07
		DGER ASSETS.			
Interest due	and accrued on assets				2,589.30
		On Policies or Renewals Issued	On F Renev	Policies or	
Chara phorn	iums in course of collection, viz.;	Subsequent to	P	rior to per 1, 1907.	
	ock			760.08	
	l premiums in course of collection.		-		1,835.90
	•			-	
Gros	s assets			8	53,660.19
Dillo manaiss	DEDUCT ASSE	TS NOT ADMITTED		786.26	
	iums in course of collection wr			180.20	
				760.08	
Tota	1				1.546.34
	l admitted assets			-	52,113.85
1014	I admitted assets				52,113.65
	LIAI	BILITIES.			
	iums (less reinsurance) upon all t				
one yea	ar or less from date of policy		8	4,750.42	
	l unearned premiums			8	4,750.42
	is, brokerage and other charges d				
agents of	r brokers on policies issued sub	sequent to Octob	er 1,		
	ock		\$	164.14	
	1		_		164.14
	nts, expenses, bills, accounts, fees,				31.65
	amount of all liabilities, except			-	4,946.21
	ually paid up in cash				,
	t				
Surplus as	regards policyholders				47,167.64
Tota	l liabilities			8	52,113.85
	EXHIBIT	OF PREMIUMS.			Live Stock.
Written or	renewed during the year			8	10,962.94
Tota	d				10,962.94
Deduct exp	pirations and cancellations				
In fo	orce at end of the year.				9,500.84
	BUSINESS IN NORTE			=	
	BUSINESS IN NURTH	Gross Premiums	HING	1901.	
	£ 7.1	Received on Risks			G I
		Vritten or Renewed During the Year.		s Losses Paid.	Gross Losses Incurred.
Live stock		<b>.</b> \$ 10,962.94		2,777.50 \$	2,777.50

### GENERAL INTERROGATORIES.

otal amount of the company's stock owned by the directors at par value\$	15,500.00
otal amount loaned to directors or other officers	None
otal amount loaned to stockholders not officers.	None

### THE TITLE GUARANTY AND SURETY COMPANY.

Incorporated February 20, 1901.

Commenced Business April 1, 1901.

Louis A. Watres, President.

JOHN H. LAW, Secretary.

GRANT L. BELL, Treasurer.

Home Office, 516 Spruce Street, Scranton, Pa.

### CAPITAL STOCK.

Amount of capital paid up in cash, \$800,000,00.

Ame	ount of ledger assets (as per balance) December 31 of previous	,538,602.77	
Inci	rease of paid-up capital during year	12,250.00	
	Extended at	\$	1,550.852.77
	INCOME.		
Net	cash received for premiums: Surety\$		
	Title	1,177.30	
	Total premiums received		629,964.43
Gro	ss interest on mortgage loans\$	7,956.25	
	ss interest on collateral loans	5,177.16	
Gro	ss interest on bonds and dividends on stocks	48,161.35	
Gro	ss interest on deposits.	935.88	
	ss interest from all other sources	15.44	
	pany's occupancy of its own buildings	4,200.00	
Titl	Total gross interest and rentse department, search fees, commissions, etc.		66,446.08 1,892.34
	Total income		698, 302, 85
	Sum of both amounts.		2,249,155.62
	DISBURSEMENTS.		
Net	amount paid policyholders for losses:		
	Surety\$	195,177,62	

Sum of both amounts\$	2,249,155.62
DISBURSEMENTS.	
Net amount paid policyholders for losses: Surety \$ 195.177.62	
Total paid for losses	195,177.62
Commissions or brokerage, less amount received on return pre- minms and reinsurance for the following class:	
Surety\$ 185,482.41	
Total	185,482.41
Stockholders for interest or dividends	47,580.00
Salaries, fees and all other compensation of officers, directors, trustees and home	
office employees.	41,727.97

Salaries, traveling and all other expenses of agents not paid by commis-		49,607.21
Rents, including \$3,000 for company's occupancy of its own buildings.		5,499.96
Taxes, licenses and Insurance Department fees		17,324.23
Legal expenses		17,847.99
Advertising Printing and stationery		1,429.07
Postage, telegraph, telephone and express		6,773.80
General expenses		48, 133. 31
Premiums charged to profit and loss account		1,849.20
Total disbursements		628,559.93
Balance	_	
Datafice		1,620,595.69
LEDGER ASSETS.		6.1
Book value of real estate\$	90,000.00	
Mortgage loans on real estate	134,654.05	
Loans secured by pledge of bonds, stocks or other collaterals.	98,225.00	
Book value of bonds (excluding interest)	1,106,424.49	
Cash in company's office.  Deposited in trust companies and banks on interest.	4,206.14	
Bills receivable	79,595.01 4,276.87	
Advances on contracts	57,152.71	
Miscellaneous assets	29,538.79	
Receiver's certificate, German Bank, Buffalo, N. Y.	16,522.63	
Total ledger assets, as per balance		1,620,595.69
Total ledger assets, as per balance	•	1,020,000.00
NON-LEGGER ASSETS.		
Interest accrued on mortgages\$	1,198.55	
Interest accrued on bonds	9,784.78	
Total interest accrued		10,983.33
Renewals Issued Rene Subsequent to I	Policies or wals Issued Prior to	
Surety\$ 158,813.43 \$	er 1, 1907. 8,153.18	
Title458.87	623.25	
\$ 159,272.30 \$		
Total premiums in course of collection		168,048.73
Gross assets	_	1,799,627.75
		1,700,021.70
DEDUCT ASSETS NOT AOMITTED.	4,276.87	
Gross premiums in course of collection written prior to October	1,210.01	
1. 1907	8,776,43	
Book value of ledger assets over market value, viz.:	0,110.10	
Bonds	93,289.49	
Total		106,342.79
Total admitted assets		1.693 284 96
		7,000,000
LIABILITIES.		
Reported,		
Losses and claims: Adjustment. Received. Resisted.	Total.	
Surety \$ 4,047.34 \$ 52,358.72 \$ 69,797.52 \$	126,203.58	
Total\$ 4,047.34 \$ 52,358.72 \$ 69,797.52 \$	126,203.58	
Expense of settlement (estimated).	1,000.00	
		107 000 -0
Total unpaid claims and expenses of settlement	\$	127,203.58;

Gross premiums (less reinsurance) upon all unexpired risks running	201 710 21	
	3 294,719.34	
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy	13,400.47	
Total unearned premiums.		\$ 308,119.81
Commissions, brokerage and other charges due or to become due to		
agents or brokers on policies issued subsequent to October 1,		
Surety	\$ 33,315.81	
		33,315.81
bills accounts fees etc due of accrued		1,000.00
and municipal taxes due or accrued		2,000
Reinsurance		25,550.18
Total amount of all liabilities, except capital		s 499,268.58
Total amount of all habilities, except capital  Capital actually paid up in casb	\$ 800,000.00	)
Capital actually paid up in casb Surplus over all liabilities	394,016.38	3
Surplus over all habilities		1,194,016.38
Surplus as regards policyholders.		1,104,010.00
Total liabilities.		\$ 1,693,284.96
EXHIBIT OF PREMIUMS.		
EXHIBIT OF PREMIUMS.		Title.
	Surety.	
Premiums in force December 31 of previous year	637,480.79	933.25
Written or renewed during the year		
Total		\$ 4,300.94
Deduct expirations and cancellations.	711,598.51	
In force at end of the year	701,383.64	\$ 4,300.94
Deduct amount reinsured.		
Net premiums in force\$	604 138 60	s 4 300 94
Net premiums in force	004,400.00	
BUSINESS IN NORTH CAROLINA DURIN	NG 1907.	
Gross Premiums		
Received on Risks Written or Renewed G	ross Losses	Gross Losses
During the Year.	Para.	Incurred.
Surety \$ 4,919.23 \$	1,077.20	\$ 1,077.20
GENERAL INTERROGATORIES.		
Total amount of the company's stock owned by the directors at par	value	\$ 338,000.00
Total amount loaned to directors or other officers.		110110
Total amount loaned to stockholders not officers		52,500.00

### THE TRAVELERS INSURANCE COMPANY.

Incorporated June 17, 1863.

Commenced Business April 1, 1864.

Sylvester C. Dunham, President.

Louis F. Butler, Secretary.

1,137,019.80

2,161,838.86

250,000.00

286, 360, 75

Home Office, 700 Main Street, Hartford, Conu.

#### CAPITAL STOCK.

ACCIDENT DEPARTMENT. -

Amount of capital paid up in cash, \$1,000,000.00. Amount of ledger assets (as per balance) December 31 of previous year..... \$ 10,926,414.40

INCOME.		
Net cash received for premiums:		
Accident	.\$ 3,179,336.45	
Health	_ 309,370.53	
Liability	_ 5,045,759.91	
Total premiums received		8,534,466.89
Gross interest on collateral loans.	_\$ 3,057.97	
Gross interest on bonds and dividends on stocks	494,027.64	
Gross interest on deposits	_ 34,250.85	
Gross interest from all other sources	_ 1,554.07	
Total gross interest		532,890.53
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds :	.\$ 51,476.79	
Stocks	. 50,000.00	
Total		101,476.79
Total income		9,168,834.21
Sum of both amounts		20,095,248.61
DISBURSEMENTS.		

DISBURSEMENTS.		
Net amount paid policyholders for losses:		
Accident\$	1,302,496.67	
Health	139,408.89	
Liability	1,487,391.86	
Total paid for losses		2,929,297.42
Investigation of claims:		
Accident\$	19,930.78	
Health	61.60	
Liability	892,795.56	
Total		912,787.94
Commissions or brokerage, less amount received on return pre-		
miums and reinsurance for the following classes:		
Accident\$	946,252.35	
Health	78.566.71	

Liability

office employees....

Stockholders for interest or dividends.....

Salaries, fees and all other compensation of officers, directors, trustees and home

alaries, traveling and all other expenses of agents not paid by comm	issions\$	378,747.17	
between two walling and all other expenses of Day-roll auditors		79,268.29	
It-died eveniners' fees and salaries		26,002.83 114,696.98	
41-1)		102,105.25	
nspections (other than medical).  Rents. including \$47,551.07 for company's occupancy of its own build	nngs	67,430.00	
n monital atools		133,059.66	
All other taxes, licenses and Insurance Department fees		5,042.06	
Legal expensesAdvertising.		38,170.50	
Advertising		62,795.20	
Printing and stationery Postage, telegraph, telephone and express		60,755.63	
Furniture and fixtures		94,739.13	
Cross loss on sale or maturity of ledger assets, viz.:			
Bonds	\$ 6,376.44		
Stocks	22,539.99		
Total		28,916.43	
Miscellaneous items.		32,464.51	
Profit and loss		338.46	
Total disbursements		7,764,817.07	
Total disbursements			
Balance		12,330,431.34	
A CONTROL A CONTROL			
LEDGER ASSETS.			
Mortgage loans on real estate	\$ 1,339,522.54		
Book value of bonds (excluding interest), \$7,030,841.81; and book	K 10 100 110 53		
value of stocks, \$3,165,269.01	5,695.00		
Cash in company's office			
Deposited in trust companies and banks on interest	62,207.07		
Deposited in trust companies and banks not on interest	_		
Agents' debit balances			
Agents' debit balances			
	102,122.54		
Interest accrued on honds Interest accrued on collateral loans			
Interest accrued on conateral loans		123,403.31	
Total interest accrued			
Gross assets		12,453,834.85	
DEDUCT ASSETS NOT ADMITTED.			
Bills receivable	\$ 7,467.08		
Agents' debit halances	48,643.65		
Book value of ledger assets over market value, viz.:			
Bonds and stocks	620,087.95		
Total		676,198.68	
	-	\$ 11,777,636.17	
Total admitted assets		e 11,111,000.11	
LIABILITIES.			
	Demonted Dwoof		
Losses and claims: Adjusted. In Process of Adjustment.	not Received.	0	
Accident \$ 2.914.21 \$ 101.145.00	\$ 132,485.97		
Health 203.21	22,452.50	)	
Net unpaid claims, ex- cent liability claims \$ 3.117.42 \$ 101,145.00	s 154,938,47		
cept liability claims\$ 3,117.42 \$ 101,145.00	101,000.11		
Losses and claims: Resisted.	Total.		
Accident\$ 36,600.00	\$ 273,145.18		
Health	22,655.71		
Net unpaid claims, except liability claims. \$ 36,600.00	\$ 295,800.89	)	
		3	
Reserve for liability losses			
Total unpaid claims and expenses of settlement		\$ 4,313,923.32	

one year or less from date of policy _____ \$ 2,845,845.84

more than one year from date of policy ...... 538,447.90

Gross premiums (less reinsurance) upon all unexpired risks running

Gross premiums (less reinsurance) upon all unexpired risks running

161,850.00

	-			
Total unearned premiums				3,384,293.74
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued_				35,000.00
State, county and municipal taxes due or accrued				50,000.00
Special reserves			-	158,394.98
Total amount of all liabilities, except capital			8	7,941,612.04
Capital actually paid up in cash				= 1
Surplus over all liabilities		2,836,024.13	3	30
Surplus as regards policyholders				3,836,024.13
Total liabilities				
			-	
EXHIBIT OF PREMIUMS.				
. Accident.		Health.		Liability.
Premiums in force December 31 of previous year\$ 2,244,169.84	\$		8	
Written or renewed during the year 3,429,345.09		334,700.78		5,397,070.94
Total \$ 5,673,514.93	\$	601,991.45	8	8,353,631.79
Deduct expirations and cancellations		315,471.61		5,128,907.50
In force at end of the year \$ 2,456,119.01	8 .	286,519.84	8	3,224,724.29
Deduct amount reinsured 23,718.12		2,819.44		
Net premiums in force\$ 2,432,400.89	\$			3,224,724.29
			-	
BUSINESS IN NORTH CAROLINA DUR	INC	3 1907.		
		Premiums		
Rec Wei	ceive	ed on Risks		Gross Losses
Dur	ring	or Renewed the Year,	,	Paid.
Accident		15,057.58		
Health		2,716.58		1,357.45
Liability		26,399.06		13,504.85
Total\$		44,173.22	8	18,097.38
GENERAL INTERROGATORIE	S.			
Total amount of the company's stock owned by the directors at pa	ar v	alue	.8	83,300.00
Total amount loaned to directors or other officers				39,600.00

Total amount loaned to stockholders not officers.....

429.178.24

78.579.05

## UNITED STATES CASUALTY COMPANY.

Incorporated May 2, 1895.

Commenced Business May 3, 1895.

BENJAMIN F. TRACY, President.

EDSON S. LOTT, Secretary.

George H. Prentiss, Treasurer.

Home Office, 141 Broadway, New York City, N. Y.

#### CAPITAL STOCK.

Amount of	capital	paid	up in	cash,	\$400,000.00.
-----------	---------	------	-------	-------	---------------

Amount of ledger assets (as per balance) December 31 of previous year	.\$ 1,919,598.57
INCOME.	
Net cash received for premiums:	93

	Accident		
	Health	158,482.32	
	Liability	447,241.92	
		35,256.45	
	Steam-boiler	30,083.45	
	Burglary and theft		
	Sprinkler	34,816.05	
	Workmen's collective	4,042.24	
			1.237.167.36
	Total premiums received		1,237,107.30
0-	oss interest on mortgage loans8	3,389.57	
Gr	oss interest on bonds and dividends on stocks	69.223.81	
Gr	oss interest on bonds and dividends on stocks	4.573.39	
Gr	oss interest on deposits	4,010.00	

ss interest on bonds and dividends on stocks	
Total gross interest	77,186.77
Total income	

### DISBURSEMENTS.

Net amount paid policyholders for losses:	160,536.21
Accident	
Health	68,750.08
Liability	178,331.04
Steam-boiler	601.21
Burglary and theft	10,932.26
Sprinkler	7,320.42
Workmen's collective	2,707.02

Total paid for losses	
estigation of claims:	
Accident	24,680.91
Health	
Liability	
Steam-boiler	
Burglary and theft	
Sprinkler	-1
Workmen's collective	2,163.25

ommissions	or brokerage, less	amount received	on return pre-
miums and	reinsurance for the	following classes:	

Accident	158,418.11
Health	47,901.76

Liability ______\$ 114,626.44

Liability\$ 114,626.44	
Steam-boiler 8,583.86	
Burglary and theft 8,231.60	
Sprinkler	
Workmen's collective 1,017.39	
Total \$	348,014.41
Stockholders for interest or dividends (amount declared during the year,	O. C.
\$40,000)	39,960.00
Salaries, fees and all other compensation of officers, directors, trustees and home	00,000.00
office employees	103,797,39
Salaries, traveling and all other expenses of agents not paid by commissions	32,144.49
Inspections (other than medical)	18,618.99
Rents	16,992.12
Taxes on real estate	40.38
All other taxes, licenses and Insurance Department fees	26,173.55
Legal expenses	1,063.00
Advertising	1,833,30
Printing and stationery	20,595.71
Postage, telegraph, telephone and express	9,450.80
Furniture and fixtures	8,627.22
Miscellaneous	10,199.24
Profit and loss (premiums uncollectible)	607.31
Total disbursements\$	1,145,875.20
Balance	2,088,077.50
LEDGER ASSETS.	
Book value of real estate\$ 5,000.00	
Mortgage loans on real estate 153,000.00	
Book value of bonds (excluding interest), \$1,107,293.36; and book value of stocks, \$733,200	
Cash in company's office	
Deposited in trust companies and banks on interest 24,591.96	
Deposited in trust companies and banks on interest 48,721.49	
Bills receivable 344.07	
Total ledger assets, as per balance\$	2,088,077.50
NON-LEDGER ASSETS.	
Interest accrued on mortgages 2,366.38	
Interest accrued on bonds 9,394.88	
Total interest accrued	11,761.26
On Policies or On Policies or	-
Renewals Issued Renewals Issued	
Gross premiums in course of collection, viz.: Subsequent to October 1, 1907, October 1, 1907,	
Accident\$ 36,081.31 \$	
Health 15,300.35	
Liability 68,290.25 59.99	
Steam-boiler 4,205.15 8.35	
Burglary and theft 4,573.57	
Sprinkler 5,776.13	
Workmen's collective 3,000.47	
\$ 137,227.23 \$ 68.34	100
Total premiums in course of collection	137,295.57
Gross assets	2,237,134.33
DEDUCT ASSETS NOT ADMITTED,	
Bills receivable	
Gross premiums in course of collection written prior to October	

	ok value of ledger assets over market value, viz.:  Bonds and stocks serve for reinsurance in companies not admitted in New York		365,628.36 11,288.90		
	Total		8		377,329.67
	Total admitted assets		\$	1	,859,804.66
	LIABILITIES.				
	Reported Proofs				
Lo	sses and claims: not Received. Resisted.		Total. 49.762.00		
	Accident \$35,962.00 \$ 13,800.00 \$ 7,430.00 625.00		8,055.00		
	Health		150.00		
	Steam-boiler 50.00 100.00 Burglary and theft 1,365.00 200.00		1,565.00		
	Sprinkler 725.00		725.00		
	Workmen's collective 275.00		275.00		
	Net unpaid claims, ex- cept liability claims\$ 45,807.00 \$ 14,725.00 \$		60,532.00		
D	eserve for liability losses		124,470.64		
IV.	Total unpaid claims and expenses of settlement		\$		185,002.64
	Total unpaid claims and expenses of settlement— ones premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy— ross premiums (less reinsurance) upon all unexpired risks running	_\$	553,904.86		
G	more than one year from date of policy	_	65,461.23		
	Total unearned premiums				619,366.09
С	ommissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1	Ι,	10.102.77		
	Accident Health		4,284.10		
	Liability	_	19,121.27		
	Steem holler	-	1,177.14		
	Purglary and theft	-	1,280.60 1,617.32		
	Sprinkler	-	840.13		
					38,423.63
	Total				6,516.21
S	alaries, rents, expenses, bills, accounts, fees, etc., due of account tate, county and municipal taxes due or accrued				20,000.00
T	that a - a - due otool:bolders				10,040.00
Y	Linux pag				5,456.09 100,000.00
A	dditional special reserve for losses			_	
	Total amount of all liabilities, except capital		100,000,00	8	984,804.66
(	apital actually paid up in cash urplus over all liabilities	0	475,000.00		4
7.0	furplus over all habilities	-			875,000.00
2	urplus as regards policyholders			8	1.859.804.66
	Total liabilities			=	
	EXHIBIT OF PREMIUMS.				
	Accident.		Health.	8	Liability. 393,329.63
	Premiums in force December 31 of previous year\$ 484,019.79  Written or renewed during the year	_	254,010.07	_	579,539.35
	Total\$ 1,218,940.17	8	426,857.21 261,188.57	\$	972,868.98 548,119.11
	Deduct expirations and cancellations 724,171.97	_		-	424,749.87
	In force at end of the year\$ 494,768.20 Deduct amount reinsured	\$	165,668.64	8	5,388.03
	Net premiums in force\$ 494,768.20	8	165,668.64	8	419,361.84
	ener premium	-		-	

Steam-boiler.

Workmen's Collective.

Burglary and Theft.

	1376	um-vouer.		Inejt.		Contective.
Premiums in force December 31 of previous year	.\$	74,153.86	8	24,691.44	8	5,529.88
Written or renewed during the year		51,028.13		37,122.89		7,593.90
Total	s	125, 181, 99	s	61,814.33	S	13,523,78
Deduct expirations and cancellations				24,468.37		8,851.45
In force at end of the year Deduct amount reinsured			\$	37,345.96 135.83		4,672.33
Net premiums in force	.8	76,854.07	8	37,210.13	\$	4,672.33
BUSINESS IN NORTH CAR	101	Gr	088	G 1907.  Premiums d on Risks		
		Wri	tten	or Renewed the Year.		Gross Losses Paid.
Accident				4,197.03	8	826.81
Health				4,688.75		3,523.72
Liability				306.78		4,141.43
Burglary and theft				12.50		
Sprinkler				40.00		
Total		\$		9,245.06		8,491.96
GENERAL INTERI Total amount of the company's stock owned by the Total amount loaned to directors or other officers	dir	ectors at pa	s. ar v:	alue		123,790.00 None
Total amount loaned to stockholders not officers					-	None
UNITED STATES FIDELI			G	UARA	NI	ΥΥ

## COMPANY.

Incorporated March 19, 1896,

Commenced Business August 1, 1896.

JOHN R. BLAND, President.

George R. Callis, Secretary and Treasurer.

Home Office, German, Calvert and Mercer Streets, Baltimore, Md.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$1,700,000.00.

Amount of ledger assets (as per balance) December 31 of previous year\$	3,417,366.01
INCOME	

INCOME.		
Net cash received for premiums:		
Fidelity and surety\$ 2	,262,859.64	
Burglary and theft	265,536.83	
Total premiums received		2,528,396.47
Gross interest on mortgage loans	492.71	
Gross interest on collateral loans	6,495.08	

Gross interest on bonds and dividends on stocks 75,427.60 Gross interest on deposits 8,622.13

Gross interest from all other sources	
Gross rent from company's property, including \$20,000 for com-	
pany's occupancy of its own buildings	
Total gross interest and rents.	127,000.88
Gross profit on sale or maturity of ledger assets, viz.:	
Bonds	913.58
Gross increase in book value of ledger assets, viz.:  Real estate	6,714.38
Department guaranteed attorneys	36,108.85
Total income\$	2,699,134.16
Sum of both amounts\$	6,116,500.17
DISBURSEMENTS.	
Net amount paid policyholders for losses:	
Fidelity and surety\$ 763,602.17	
Burglary and theft	
Total paid for losses	833,696.33
Investigation of claims:	
Fidelity and surety\$ 93,849.36	
Burglary and theft	
Total	101,835.78
Commissions or brokerage, less amount received on return pre-	
miums and reinsurance for the following classes:	
Fidelity and surety\$ 450,275.12	
Burglary and theft 69,039.58	
Total	519,314.70
Stockholders for interest or dividends	119,000.00
Salaries, fees and all other compensation of officers, directors, trustees and home	
office employees	214,685.94
Salaries, traveling and all other expenses of agents not paid by commissions	269,483.36
Inspections (other than medical)	12,217.94 46,221.47
Repairs and expenses (other than taxes) on real estate.	10,869.82
Taxes on real estate	8,750.56
All other taxes, licenses and Insurance Department fees	67,688.25
Legal expenses.	39,200.45
Advertising.	31,496.65
Printing and stationery, including cost and maintenance of printing plant	44,497.65
Postage, telegraph, telephone and express	55,578.87
Furniture and fixtures  Gross loss on sale or maturity of ledger assets, viz.:	7,759.11
Real estate	2,700.32
Traveling expenses, home office account	4,677.16
General miscellaneous expenses	30,259.31
Total disbursements	2,419,933.67
Balance\$	3,696,566.50
· ·	01000101010
LEDGER ASSETS.	
Book value of real estate \$ 517,403.88 Mortgage loans on real estate \$ 11,750.00	
Mortgage loans on real estate. 11,750.00  Loans secured by pledge of bonds, stocks or other collaterals 124,585.00	
Book value of bonds (excluding interest), \$2,201,201,24; and book	
value of stocks, \$249,555.65 2,450,756.89	
Cash in company's office 39,003.21	
Deposited in trust companies and banks on interest	
Deposited in trust companies and banks not on interest 130,524.35	
Due by U. S. Government under construction contracts115,737.26	
Due for subscriptions, department guaranteed attorneys	
Total ledger assets, as per balance\$	3,696,566.50

#### NON-LEDGER ASSETS.

Interest due and accrued on mortgages				136.66	
Interest due and accrued on bonds				28,152.00	
Interest due and accrued on collateral loans				1,353.72	
Interest due and accrued on other assets				750.00	
Rents due and accrued on company's prope	rty or le	ase		499.99	
Total rents and interest due and acc	rued			\$	30,892.37
	Rene	Policies or wals Issued beguent to	Reni	Policies or ewals Issued Prior to	
Gross premiums in course of collection, viz.	: Octo	ber 1, 1907.	Octo	ber 1, 1907.	
Fidelity and surety	\$	327,058.29		30,200.64	
Burglary and theft		52,517.41		503.22	
	8	379,575.70	\$	30,703.86	100
Total premiums in course of collection				-	410,279.56
Gross assets				8	4,137,738.43
DEDUCT ASS	SETS NO	T ADMITTED,			
Gross premiums in course of collection w	vritten	prior to Oct	ober		
1, 1907 Book value of ledger assets over market val			\$	30,703.86	
Book value of ledger assets over market val				196,321.28	
Reserve held for account Munich Reinsurar				3,557.94	
Total					230,583.08
Total admitted assets				8	3,907,155.35
1.1	ABILIT	TEG		=	
Losses and claims: In Proces Adjustm	ent.	Resisted.		Total.	
Fidelity and surety \$ 217,5	27.28 \$	262,413.0	4 8	479,940.32	
Fidelity and surety\$ 217,5 Burglary and theft\$ 6,4	40.92	2,950.0	0	9,390.92	
Total\$ 223,9	68.20 \$	265,363.0	4 8	489,331.24	
Total unpaid claims and expenses of	settlem	ent		\$	489,331.24
Gross premiums (less reinsurance) upon all	unexpi	red risks run	ning		
one year or less from date of policy				1,141,653.33	
Gross premiums (less reinsurance) upon all					
more than one year from date of policy	V			251,591.67	
Total unearned premiums					1,393,245.00
Commissions, brokerage and other charges					
agents or brokers on policies issued 1, 1907, viz.:	subseq	uent to Oct	ober		
Fidelity and surety			e	67.046.95	
Burglary and theft					
			_		00 501 40
State, county and municipal taxes due or a					80,701.48 30,492,41
Return premiums					6,470.98
Reinsurance					4,618.20
Total amount of all liabilities, except				_	2,004,859.31
Capital actually paid up in cash					5,001,005.01
Surplus over all liabilities.					
Surplus as regards policyholders					1,902,296.04
Total liabilities				\$	3,907,155.35
				=	

#### EXHIBIT OF PREMIUMS.

3.4	Fidelity and Surety.	Burglary and Theft.
Premiums in force December 31 of previous year		\$ 302,194.12 362,363.02
Total  Deduct expirations and cancellations		\$ 664,557.14 293,692.69
In force at end of the year		\$ 370,864.45 38,944.03
Net premiums in force	2,429,526.45	\$ 331,920.42

#### BUSINESS IN NORTH CAROLINA DURING 1907.

	Gross Premiums Received on Risks Written or Renewed During the Year.		Gross Losses Paid.
Fidelity and surety		-	
Burglary and theft	1,274.10	-	
Total	26,672.40	8	28,633.54

#### GENERAL INTERROGATORIES.

Total amount of the company's stock owned by the directors at par value\$	445,650.00
Total amount loaned to directors or other officers	40,000.00
Total amount loaned to stockholders not officers.	26,435.00
-	

## UNITED STATES HEALTH AND ACCIDENT INSURANCE COMPANY.

Incorporated December 27, 1900,

Commenced Business January 29, 1901,

J. B. PITCHER, President.

J. M. PITCHER, Secretary and Treasurer.

Home Office, 130 North Washington Avenue, Saginaw, Mich.

#### CAPITAL STOCK.

## Amount of capital paid up in cash, \$300,000.00. Amount of ledger assets (as per balance) December 31 of previous year......\$ 605,772.77

1NCOME.		
Net cash received for premiums:		
Accident and health\$	869,315.12	
Total premiums received		869,315.12
Policy fees required or represented by applications		200,470.00
Gross interest on mortgage loans\$	1,605.10	
Gross interest on bonds and dividends on stocks	21,397.98	
Gross interest on deposits	874.72	
Total gross interest		23,877.80
Charge of policy fees		561.77

Total gross interest	23,877.80
Charge of policy fees	561.77
Total income	\$ 1,094,224.69

Sum of both amounts \$ 1,699,997.46

### DISBURSEMENTS.

Net amount paid policyholders for losses: Accident and health.	409,428.95	
Total paid for losses Investigation of claims:		409,428.95
Accident and health-	2,481.75	
Total		2,481.75
Commissions or brokerage, less amount received on return pre- miums and reinsurance for the following classes:		
Accident and health	190 068 39	
		400 000 00
Total		190,068.39
Policy fees retained by agents Stockholders for interest or dividends		200,470:00 36,000.00
Salaries, fees and all other compensation of officers, directors, truste		20,000.00
office employees		54,341.00
Salaries, traveling and all other expenses of agents not paid by comm		56,186.88
Medical examiners' fees and salaries		4,297.29
Rents		18,626.63
Taxes, licenses and Insurance Department fees		18,358.59
Legal expenses		466.65
Advertising		2,846.44
Printing and stationery		15, 129.76
Postage, telegraph, telephone and express		15,696.87
Furniture and fixtures		7,982.36 4,051.85
General expense Office supplies		858.45
Repairs, office building		1,079.64
Agents' balances		618.02
Total disbursements		1,038,989.52
Balance		661,007.94
Balance		
Balance LEDGER ASSETS.	<u> </u>	
Balance LEDGER ASSETS.  Mortgage loans on real estate	\$ 11,300.00	
Balance	\$ 11,300.00 568,948.67	
Balance	\$ 11,300.00	
Balance	\$ 11,300.00 568,948.67 2,089.18	
Balance LEDGER ASSETS.  Mortgage loans on real estate Book value of bonds (excluding interest). Cash in company's office. Deposited in trust companies and banks not on interest. Home office rent paid in advance	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00	661,007.94
Balance	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00	
Balance	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00	661,007.94
Balance	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00	661,007.94
Balance	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00	661,007.94
Balance	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00 \$ 149.66 8,081.89	661,007.94
Balance	\$ 11,300.00 568,948.67 2,089.176,330.09 2,340.00 \$ 149.66 8,081.89	661,007.94 661,007.94
Balance	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00 \$ 149.66 8,081.89	061,007.94 061,007.94
Balance	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00 \$ 149.66 8,081.89	061,007.94 061,007.94
Balance  LEDGER ASSETS.  Mortgage loans on real estate. Book value of bonds (excluding interest). Cash in company's office. Deposited in trust companies and banks not on interest. Home office rent paid in advance  Total ledger assets, as per balance.  NON-LEDGER ASSETS. Interest due and accrued on mortgages. Interest due and accrued on bonds.  Total interest due and accrued.  Or Ree Section of Collection, viz.:  Octation of Collection, viz.: Octation of Collection, viz.: Octation of Collection, viz.: Octation of Collection, viz.:	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00 \$ 149.66 8,081.89  Policies or envals Issued bacquent to ober 1,1907. 50,848.52	661,007.94 661,007.94 8,231.55
Balance  LEDGER ASSETS.  Mortgage loans on real estate. Book value of bonds (excluding interest). Cash in company's office. Deposited in trust companies and banks not on interest. Home office rent paid in advance  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on mortgages. Interest due and accrued on bonds.  Total interest due and accrued.  Or Ree  Gross premiums in course of collection, viz.:  Oct Accident and health.  Total premiums in course of collection.	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00 \$ 149.66 8,081.89 1 Policies or eards Issued beer 1, 1907. 50,848.52	661,007.94 661,007.94 8,231.55
Balance  LEDGER ASSETS.  Mortgage loans on real estate. Book value of bonds (excluding interest). Cash in company's office. Deposited in trust companies and banks not on interest. Home office rent paid in advance  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on mortgages. Interest due and accrued on bonds.  Total interest due and accrued.  On Reternation of Recent accordance of collection, viz.: Accident and health.  Total premiums in course of collection. Gross assets.	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00 \$ 149.66 8,081.89 1 Policies or eards Issued beer 1, 1907. 50,848.52	661,007.94 661,007.94 8,231.55
Balance  LEDGER ASSETS.  Mortgage loans on real estate	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00 \$ 149.66 8,081.89 1 Policies or eards Issued beer 1, 1907. 50,848.52	661,007.94 661,007.94 8,231.55
Balance  LEDGER ASSETS.  Mortgage loans on real estate. Book value of bonds (excluding interest) Cash in company's office. Deposited in trust companies and banks not on interest. Home office rent paid in advance  Total ledger assets, as per balance.  NON-LEDGER ASSETS. Interest due and accrued on mortgages. Interest due and accrued on bonds.  Total interest due and accrued.  Or Rec Str.  Gross premiums in course of collection, viz.:  Oct Accident and health.  Total premiums in course of collection.  Gross assets.  DEDUCT ASSETS NOT ADMITTED. Book value of ledger assets over market value, viz.:	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00 \$ 149.66 8,081.89  Policies or envals Issued bacquent to ober 1,1907. 50,848.52	661,007.94 661,007.94 8,231.55 50,848.52 720,088.01
Balance  LEDGER ASSETS.  Mortgage loans on real estate	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00 \$ 149.66 8,081.89  Policies or envals Issued bacquent to ober 1,1907. 50,848.52	661,007.94 661,007.94 8,231.55
Balance  LEDGER ASSETS.  Mortgage loans on real estate. Book value of bonds (excluding interest) Cash in company's office. Deposited in trust companies and banks not on interest. Home office rent paid in advance  Total ledger assets, as per balance.  NON-LEDGER ASSETS. Interest due and accrued on mortgages. Interest due and accrued on bonds.  Total interest due and accrued.  Or Rec Str.  Gross premiums in course of collection, viz.:  Oct Accident and health.  Total premiums in course of collection.  Gross assets.  DEDUCT ASSETS NOT ADMITTED. Book value of ledger assets over market value, viz.:	\$ 11,300.00 568,948.67 2,089.18 76,330.09 2,340.00 2,340.00 8,081.89 149.66 8,081.89 1 Policies or exals Issued esception for the control of	661,007.94 661,007.94 8,231.55 50,848.52 720,088.01

#### LIABILITIES.

	In Process of	D	there to					
Losses and claims:	Adjustment.	not Rec		Resiste	d.	Total.		
Accident and health	\$ 1.651.83	\$ 54.	440.00 \$	3.45	s.00 s	59.546.	83	
	claims and expe	enses of se	ttlement				. \$	59,546.83
Gross premiums (less	s reinsurance) i	ipon all ur	expired	risks rui	ning			
one year or less					_	63,236.	34	
Total unearne Commissions, broker	d premiums						-	63,236.34
agents or brokers								
1907, viz.:								
Accident and he								
Total Salaries, rents, expen	and hills account							21,494,29 1,000.00
State, county and m								17,386.30
Reinsurance							-	1,734.22
Advance premiums								4,388.93
	of all liabilities							168,786.91
Capital actually paid Surplus over all liabi								
Surplus as regards pe							_	525,504,43
	es						_	
Total liaomine								054,251.04
	EX	HIBIT C	F PRE	MIUMS.			A	ccident and
Premiums in force De	oosmbor 21 of n							Health. 56,559,23
Written or renewed of								957,629.09
Total							8	1.014.188.32
Deduct expirations a	nd cancellation	S					-	887,715.63
In force at end	d of the year						. \$	126,472.69
Net premiums	s in force						S	126,472.69
P	BUSINESS IN	NORTH	CAROL	INA DU	RING	1907.		
		(	Gross Pre	miums				
		H	ritten or	Renewed	l Gros	s Losses	G	ross Losses
Accident and health.		i	During th	he Year.	P	aid.		Incurred.
Accident and health.				2,815.60	>	1,083.37	2	1,443.37
	GENE	RAL INT	ERROG	ATORI	ES.			
Total amount of the	company's stock	k owned b	v the dire	ectors at	par val	ue	s	186,000.00
Total amount loaned	to directors or	other offi	cers				_	None
Total amount loaned	to stockholder	s not offic	ers					None

74,166.16

### UNITED SURETY COMPANY.

Incorporated 1902.

Commenced Business 1996.

HENRY G. PENNIMAN, President.

Robert A. Dobbin, Jr., Secretary.

J. WM. HILL, Treasurer.

Home Office, 15 South Street, Baltimore, Md.

#### CAPITAL STOCK.

Amount of capital paid up in cash, \$500,000.00.

Amount of ledger assets (as per balance) December 31 of previous ye	ar\$	666,838.93
INCOME.		
Net cash received for premiums:  Accident and health	\$ 771.05	
Fidelity	34.219.00	
Surety		
Plate-glass	676.69	
Burglary and theft		
Total premiums received		252,163.60
Gross interest on mortgage loans		
Gross interest on bonds and dividends on stocks		
Gross interest on deposits		
Gross interest from all other sources Gross rent from company's property, including \$10,000 for com-		
pany's occupancy of its own buildings.		
Total gross interest and rents		27,251.99
Collateral loan of Ernest J. Knabe, Jr., in lieu of cash to be deposite		
collateral held by B. F. Crouse, Insurance Commissioner of Mary		60,000.00
Suspense account		812.65
Total income	\$	340,228.24
Sum of both amounts		1,007,067.17
DISBURSEMENTS.		
DISBURSEMENTS.  Net amount paid policyholders for losses:		
	\$ 50.00	
Net amount paid policyholders for losses:	\$ 50.00 2,892.75	
Net amount paid policyholders for losses: Accident and health. Fidelity Surety	2,892.75 24,002.71	
Net amount paid policyholders for losses: Accident and health. Fidelity Surety Plate-glass	2,892.75 24,002.71 229.69	
Net amount paid policyholders for losses: Accident and health. Fidelity Surety	2,892.75 24,002.71 229.69	
Net amount paid policyholders for losses: Accident and health. Fidelity Surety Plate-glass	2,892.75 24,002.71 229.69 7,836.46	35,011.61
Net amount paid policyholders for losses: Accident and health	2,892.75 24,002.71 229.69 7,836.46	35,011.61
Net amount paid policyholders for losses: Accident and health. Fidelity Surety Plate-glass Burglary and theft. Total paid for losses.	2,892.75 24,002.71 229.69 7,836.46	35,011.61
Net amount paid policyholders for losses: Accident and health	2,892.75 24,002.71 229.69 7,836.46	35,011.61
Net amount paid policyholders for losses: Accident and health	2,892.75 24,002.71 229.69 7,836.46 16.40 1,516.66	35,011.61
Net amount paid policyholders for losses: Accident and health. Fidelity Surety. Plate-glass Burglary and theft. Total paid for losses. Investigation of claims: Fidelity Surety. Burglary and theft.	2,892.75 24,002.71 229.69 7,836.46 \$ 16.40 1,516.66 801.63	
Net amount paid policyholders for losses:	2,892.75 24,002.71 229.69 7,836.46 \$ 16.40 1,516.66 801.63	35,011.61 2,334.69
Net amount paid policyholders for losses:  Accident and health.  Fidelity  Surety  Plate-glass  Burglary and theft.  Total paid for losses  Investigation of claims:  Fidelity  Surety  Burglary and theft.  Total  Commissions or brokerage, less amount received on return pre-	2,892.75 24,002.71 229.69 7,836.46 \$ 16.40 1,516.66 801.63	
Net amount paid policyholders for losses: Accident and health. Fidelity Surety. Plate-glass Burglary and theft. Total paid for losses. Investigation of claims: Fidelity Surety. Burglary and theft. Total. Commissions or brokerage, less amount received on return premiums and reinsurance for the following classes:	2,892.75 24,002.71 229.69 7,836.46 16.40 1,516.66 801.63	
Net amount paid policyholders for losses:  Accident and health.  Fidelity  Surety  Plate-glass  Burglary and theft.  Total paid for losses  Investigation of claims:  Fidelity  Surety  Burglary and theft.  Total  Commissions or brokerage, less amount received on return pre-	2,892.75 24,002.71 229.69 7,836.46 16.40 1,516.66 801.63	
Net amount paid policyholders for losses: Accident and health	2,892.75 24,002.71 229.69 7,836.46 \$ 16.40 1,516.66 801.63	
Net amount paid policyholders for losses:  Accident and health. Fidelity. Surety. Plate-glass Burglary and theft.  Total paid for losses. Investigation of claims: Fidelity. Surety. Burglary and theft.  Total. Commissions or brokerage, less amount received on return premiums and reinsurance for the following classes: Accident and health.	2,892.75 24,002.71 229.69 7,826.46 \$ 16.40 1,516.66 801.63	
Net amount paid policyholders for losses: Accident and health. Fidelity Surety. Plate-glass Burglary and theft. Total paid for losses. Investigation of claims: Fidelity Surety. Burglary and theft. Total Commissions or brokerage, less amount received on return premiums and reinsurance for the following classes: Accident and health. Fidelity Surety.	2,892.75 24,002.71 229.69 7,836.46  16.40 1,516.66 801.63  224.61 9,046.41 52,368.26	

861,664.21

alaries, fees and all other compensation of offi	icers, d	irectors, trus	tees	and home	38,837.50
					46,285.77
					10,000.00
					4.681.31
					3,731.50
					17,004.39
					22,130.97
all as a					6,052.92
					10,003.20
					4,822.02
					1,975.01
					9,669.79
					2,990.81
Sundry accounts					145.50
Total disbursements				s	289,843.15
Balance					717,224.02
Balance					
LEDGE	R ASS	ETS.			
Park walno of roal estate			8	250,000.00	
Maria - leans on real estate				6,000.00	
Loans secured by pledge of bonds, stocks or of	ther col	laterals		60,000.00	
not walke of stocks				207,000.00	
Cash in company's office				1,989.66	
a the tweet companies and banks on in	terest_			61,643.95	
Deposited in trust companies and banks not o	n inter	est		4,410.61	
Collateral notes purchased.				98,550.00	
Due from individuals and corporations				11,648.70	
Due from national banks				4,500.00	
Proportional interest on special deposit by	Wind	sor Trust C	om-		
pany to credit of committee in charge of	excise b	ond syndica	te	11,481.10	
Total ledger assets, as per balance				\$	717,224.02
Total ledger assets, as per balance		olicies or		Policies or	
	Reneu	eals Issued	Ren	ewals Issued Prior to ober 1, 1907.	
Gross premiums in course of collection, viz.:		er 1, 1907.		42.50	
Accident and health	. 8	1,560.75	8	428.29	
Fidelity		7,515.99			
Surety		44,048.94		5,360.74	
Plate-glass		1,494.62		148.07	
Burglary and theft		12,505.76		902.09	
	8	67,126.06	8	6,881.69	
Total premiums in course of collection					74,007.75
Open reinsurance account	ш				88,962.83
Open reinsurance account					880.194.60
Gross assets					000,127.00
DEDUCT ASS	ETS NO	T ADMITTED			
Loans on personal security, endorsed or not					
Gross premiums in course of collection w	ritten	prior to Oc	tober		
1. 1907 -				6,881.69	
					18,530.39
Total				-	004 004 03

Total admitted assets.....

#### LIABILITIES.

	LIABIL	TITES.		
Losses and claims:	Adjusted.	In Process of Adjustment,	Reported, Proofs not Received,	
Fidelity	\$	\$ 1,476,42		
Surety	1,500.00	5,665.00		
Plate-glass				
Burglary and theft		780.00	3,063.75	
Total	\$ 1,500.00	\$ 7,954.14	\$ 5,062.49	
Losses and claims:		Resisted,	Total	
Fidelity		8	\$ 1,975.16	
Surety		5 750 00		
Plate-glass		0,700,00	32.72	
Burglary and theft		1,000.00	4,843.75	14
Total		\$ 6,750.00	\$ 21,266.63	
Cross promiums discussions and	expenses of settler	ment		21,266.63
Gross premiums (less reinsuran	ce) linon all unovi	nirod riales wann	I was	
one year or less from date of Gross premiums (less reinsuran	ce) upon all upevi	pired riele runn	ine	
more than one year from d	ate of policy		9,364.87	
Total unearned premium	S			151,095.82
Commissions, brokerage and ot	her charges due or	to become due	to	101,000.02
agents or brokers on policie	es issued subseque	ent to October	1	
1907, viz.:				
Accident			\$ 520.25	
Fidelity			1.778.99	
Surety			11,012.23	
Plate-glass			498.21	
Burglary and theft			4.168.58	
Total				
Return premiums				17,978.26
Reinsurance				7,662.54
Suspense account:				787.68
				812.65
Total amount of all liabil	ities, except capita	al		199,603.58
Capital actually paid up in cash.	-1		g 500 000 00	100,000,00
Surplus over all liabilities			162,060,63	
Surplus as regards policyholders				662,060.63
Total liabilities				861,664.21
			_	
	EXHIBIT OF P	REMIUMS.		
		Accident and Health.	Ped-ta.	7 .
Premiums in force December 31	of previous year	e mean.	Fidelity.	Surety.
Written or renewed during the y	ear	2,467.75	\$ 13,668.88 \$ 42,319.48	150, 640. 14 230, 415. 44
Total				
Deduct expirations and cancella	tione	8 2,467.75	,	381,055.58
			20,836.85	166,333.51
In force at end of the year		.\$ 2,158.30	001101.01	214,722.07
Deduct amount reinsured		25.00	62.50	6,440.33

2,133.30 \$ 35,089.01 \$

208,281.74

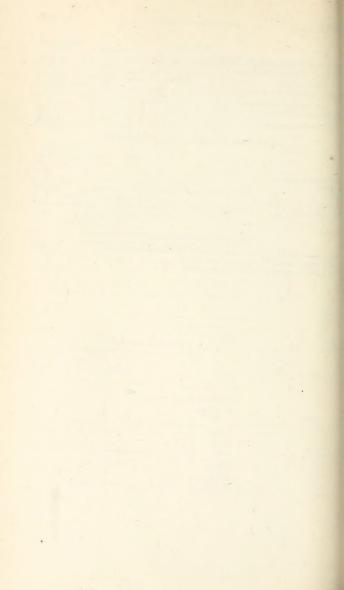
Net premiums in force.....

	Plate-glass.	Burglary and Theft, \$ 22,497.31
remiums in force December 31 of previous year	2,447.85	57,650.82
remiums in force December of the Vitten or renewed during the year  Total Deduct expirations and cancellations	\$ 2,447.85	\$ 80,148.13 28,665.33
Deduct expirations and cancenations  In force at end of the year  Deduct amount reinsured	\$ 2,245.29	\$ 51,482.80 2,494.76
Net premiums in force	2,245.29	\$ 48,988.04

BUSINESS IN NORTH CAROLINA DURING	Receive	Premiums ed on Risks or Renewed ing the Year.
	\$	12.50
Accident and health		572.90
		2,039.68
		12.36
		280.21
Rurglary and theft		2,917.65
Total		

## GENERAL INTERROGATORIES.

Total amount of the company's stock owned by the directors at par value\$  Total amount loaned to directors or other officers	None
Total amount loaned to directors of other objects  Total amount loaned to stockholders not officers.	None



## FRATERNAL ORDERS.

ABSTRACTS FROM ANNUAL STATEMENTS ON FILE IN THIS DEPARTMENT OF THE FRATERNAL ORDERS AUTHORIZED TO DO BUSINESS IN THE STATE OF NORTH CAROLINA, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1907.

## ATLANTIC COAST LINE RELIEF DEPARTMENT.

Incorporated March 10, 1899.

Commenced Business April 1, 1899.

G. G. THOMAS, Superintendent.

N. N. Davis, Assistant Superintendent.

JAMES F. POST, Treasurer,

Home Office, Wilmington, N. C.

BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year	\$	25, 530, 8
INCOME.		20,00010
Gross amount of assessments paid by members\$  Interest from all sources  Treatment of persons not members of relief fund at Relief Depart-	190, 560, 98 965, 92	
Atlantic Coast Line Railroad Company, for operating expenses of de-	4,737.36	
partment in full	39, 489, 39	
Total income-		235, 753, 65
Sum of both amounts		261, 284.54
DISBURSEMENTS.		201, 204-04
Death claims	58,641.00	
Sick and accident claims	100, 638.65	
Surgical treatment	8,747.18	
Maintenance of hospital	26,892.81	
Total benefits paid	194, 919, 64	
Salaries of office employees and officers	16,658.00	
Salaries and traveling expenses paid to medical examiners	18, 548. 37	
Traveling and other expenses of officers, trustees and committees	151.25	
Insurance Department fees	58.00	
Rent Printing, stationery and postage	210.50	
Telephone	2,620.91	
Various office expenses and contingencies	45. 98	
Payments returned to applicants or members	1,162,17	
	3,124.29	
Total disbursements		237, 499.11
Balance		23,785.43
LEDGER ASSETS.		
Cash in association's office and deposited in banks	23.785.43	
Total admitted assets	20,100.40	00 505 10
EXHIBIT OF FUNDS.		23, 785, 48
No separate accounts maintained.		
EXHIBIT OF CERTIFICATES.		
DIMEDITOR OF OFFICE IES.		

TOTAL BUSINESS OF THE YEAR.		
Renefit certificates in face D	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	12,052	\$ 6,026,000,00
Benefit certificates written during the year	13,938	6,097,875.00
Total-	25, 990	\$ 11, 370, 125.00
Deduct terminated or decreased during the year	14,255	6,236,562.00
Total benefit certificates in force December 31, 1907	11,735	5, 134, 062.00

Business in North Carolina during the year-No separate record kept,

#### EXHIBIT OF DEATH CLAIMS.

TOTAL VIII	Number.	Amount.
ims unpaid December 31, 1906, as per last statement	29	\$ 10,000.00
ims (face value) incurred during the year	148	72,000.00
Total	177	\$ 82,000.00
ims paid during the year	130	62,000.00
Balance	47	\$ 20,000,00
red by compromising or scaling down claims during the year	21	7,000.00
ims unpaid December 31, 1907	26	13,000.00

#### EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.

### BROTHERS AND SISTERS AID SOCIETY.

Incorporated November 10, 1906.

Commenced Business November 12, 1906.

C. S. L. A. TAYLOR, President.

C. M. MOORE, Secretary.

ross amount of assessments paid by members, viz :

C. E. TORRANCE, Treasurer.

Home Office, Moore's Sanctuary, Charlotte, N. C., R. F. D. No. 4.

#### INCOME.

Gross amount of per capita tax.....\$ 67.11

Total paid by members\$	67.11	
ale of lodge supplies	285.11	
rom all other sources	70.85	
Total income	\$	423.77
DISBURSEMENTS.		
eath claims	50.00	
ick and accident claims	20.00	
ther henefits	10.00	
Total benefits paid\$	80.00	
ommissions and fees paid to or retained by deputies or organizers	32.00	
alaries of officers and trustees	81.03	
dvertising, printing and stationery	74.05	
ostage, express, telegraph and telephone	2.29	
odge supplies	5.25	
xpenses of Supreme Lodge meeting	10.00	
axes, repairs and other expenses on real estate	106.00	
Total disbursements		390.62
Balance		33.15

#### LEDGER ASSETS.

Cash in association's office	\$ 33.1	5
Total admitted assets		-\$ 33.15
EXHIBIT OF FUNDS	S. Mortuary.	Sick and Accident.
Received during the year from dues and per capita tax Received during the year from all other sources		
Total. Disbursed during the year		\$
	Expense,	Total.
Total Disbursed during the year	320,62	390.62
Balance on hand December 3I, 1907		\$ 33.15
EXHIBIT OF DEATH CL		
NORTH CAROLINA CLAI	MS.	
Claims (face value) incurred during the year	Number.	Amount. \$ 50.00
Total		\$ 50.00
Claims paid during the year	2	50.00
EXHIBIT OF SICK AND ACCIDE	ENT CLAIMS	
NORTH CAROLINA CLAIR	MS.	
Claims incurred during the year	Number.	Amount. \$ 30,00
Total		
Claims paid during the year		30.00
	-	
CAPE FEAR AID AND RELIE	EF ASSOCIAT	ION.
Incorporated October 22, I904. Comm	menced Business Nover	nber I4, 1904.
JOHN E. WOOD, President.	SAMUEL E. WOOD, S	ecretary.
Home Office, 19 South Second Street, V	Wilmington, N. C.	
BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year		\$ 163.08
INCOME.		
Gross amount of assessments paid by members, viz.:		
For sick, accident, death claims, etc,	ted by ap-	
Total paid by members	,	
Gross rent from association's property		
Advanced by Mr. Wood		0
Total income		2,007.10
Sum of both amounts		\$ 2,170.18

#### DISBURSEMENTS.

Disperson		s 193.75		
Death claims		559.50		
Death claims				
Total benefits paid		1.242.45		
		1,272.10		
RentPostage, express, telegraph and telephone		3.72		
Postage, express, telegraph and telephone			2	2,093.79
Total disbursements				
Balance			8	76.39
LEDGER AS				
		s 76.39		
Cash in association's office				76.39
Total admitted assets			5	16.00
EXHIBIT OF				
	Mortuary.	Reserve.	ano	eath, Sick l Accident.
Balance on hand December 31, 1906	-\$		\$	1 040 10
Received during the year from assessments				1,943.10
m1	. \$ \$	163.08	\$	1,943.10
Disbursed during the year	_ 193.75 -		_	559.50
Disbursed during the year				m + 1
		Expense.	0	Total. 163.08
Balance on hand December 31, 1906		5	9	1.943.10
n I during the wear from assessments				64.00
All other sources		04.00	_	
Total		8 64.00	\$	2,170,18
Dishursed during the year		1,340.04		
Balance on hand December 31, 1907		\$	\$	76.39
EXHIBIT OF CE				
		AP		
BUSINESS IN NORTH CAR	OLINA DURING 12	Number.		Amount.
Benefit certificates in force December 31, 1906, as pe	r last statement .	745	\$	16,350.00
Benefit certificates written during the year		336		7,700.00
Benefit certificates written during the year		1,081	S	24,050.00
Total				12,478.75
Deduct terminated or decreased during the year		499	8	11.571.25
Total benefit certificates in force December 3	., 1907		-	193.75
Benefit certificates terminated by death during the	year	571		12,285.00
Benefit certificates terminated by lapse during the	year		=	
EXHIBIT OF DE	EATH CLAIMS.			
NORTH CAROL	INA CLAIMS.			
		Number.	l S	Amount. 193.75
Claims (face value) incurred during the year			-	
m - 1		11	1 \$	193.75
Claims paid during the year		1	1_	193.74
EXHIBIT OF SICK AN	D ACCIDENT C	LAIMS.		
NORTH CAROL	INA CLAIMS.	Number.		Amount.
			s	559.5
Claims incurred during the year		and given		
Total		Not given	\$	559.56 559.5
Claims paid during the year		Not given	= =	559.5
Claims paid during the year			= =	

### COLORED BROTHERHOOD SOCIETY.

Incorporated August 19, 1904.

Commenced Business June 28, 1904.

JOHN DICKSON, President,

WILLIAM H. HOWARD, Secretary.

Exhibit of Certificates—none given. Exhibit of Death Claims—none given. J. E. GILFORD, Treasurer.

Home Office, Washington, N. C.

BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year		15.70
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	353.00	
For sick and accident	63.00	
Gross amount of per capita tax	92.20	
Gross amount of membership fees required or represented by ap-		
plications	7.00	
Total paid by members\$	515, 20	
Sale of lodge supplies	16, 40	
Total income		531.60
Sum of both amounts	\$	547.30
DISBURSEMENTS.		
Death claims\$	353.00	
Sick and accident claims	63.00	
Total benefits paid\$	416.00	
Rent	26.15	
Lodge supplies		
Total disbursements		458.55
Balance	\$	. 88.75
LEDGER ASSETS.		
Cash in association's office\$	88.75	
Total admitted assets		
Total admitted assets		88.75

## EMINENT HOUSEHOLD OF COLUMBIAN WOODMEN.

Incorporated August, 1903.

Commenced Business February, 1904.

.

JONATHAN B. FROST, President.

J. G. St. AMAND, Secretary.

PETER F. CLARK, Treasurer.

Home Office, 122 Peachtree Street, Atlanta, Ga.

INCOME.	236.82
INCOME.	236.82
INCOME.  oss amount of assessments paid by members, viz.:  For mortuary \$ 73,224.75 Field funds and fees \$ 58,542.65  Total paid by members \$ 131,767.40  terest from all sources \$ 2,475.41  Total income \$ 134.  Sum of both amounts \$ 167.  DISBURSEMENTS.  eath claims \$ 2,476.46  sability claims \$ 2,412.83  Total benefits paid or retained by deputies or organizers \$ 26,189.29  abries of office employees and officers \$ 9,360.20  surrance Department fees \$ 1,664.20  surrance Department fees \$ 1,664.20	
For mortuary \$ (3,224.8)  Field funds and fees \$ 58,542.65  Total paid by members \$ 131,767.40  terest from all sources \$ 2,475.41  Total income \$ 2,475.41  Total income \$ 134.  Sum of both amounts \$ 167.  DISBURSEMENTS.  seath claims \$ 23,776.46  sability claims \$ 2,412.83  Total benefits paid \$ 26,189.29  Total benefits paid or retained by deputies or organizers \$ 26,189.29  surrance Department fees \$ 9,360.20  surrance Department fees \$ 1,664.20  surrance Department fees \$ 1,663.23	
Field funds and fees         38,792.50           Total paid by members         \$ 131,767.40           terest from all sources         2,475.41           Total income         134,           Sum of both amounts         \$ 167,           eath claims         \$ 23,776.46           isability claims         2,412.83           Total benefits paid         \$ 26,189.29           mminissions and fees paid to or retained by deputies or organizers         36,624.87           slaries of office employees and officers         9,360.20           sharries of office employees and officers         1,664.20           sustrance Department fees         1,664.20	
terest from all sources 2,410.41  Total income. 134,  Sum of both amounts \$ 167,  DISBURSEMENTS.  eath claims \$ 23,776.46  sability claims 2,412.83  Total benefits paid \$ 26,189.29  mmissions and fees paid to or retained by deputies or organizers 36,624.47  ultries of office employees and officers 9,380.20  surrance Department fees 1,064.20  surrance Department fees 5,633.33	
Total income	
DISBURSEMENTS.   \$ 23,776.46	242.81
DISBURSEMENTS.   \$23,776.46	479.63
### claims	
2,412.63	
Total benefits paid	
ommissions and fees paid to or retained by deputies or organizers	
Daries of office employees and officers 5,001.20 surance Department fees 1,064.20 surance Department fees 5,633.23	
surance Department fees	
3,000.20	
setage everess telegraph and telephone	
Fice expenses	
romulgation	
Total disbursements.	,470.69
Balance\$ 86	,008.94
LEDGER ASSETS.	
lortgage loans on real estate\$ 16,250.00	
20,000.00	
1 -1 6 hands (evaluding interest) and stocks	
reposited in trust companies and banks on interest 02,141.54	
afes	
Total ledger assets, as per balance\$ Se	5,008.94
NON-LEDGER ASSETS.	
nterest due and accrued on mortgages \$ 287,25	
nterest due and accrued on thorogage 297.50	
Total interest due and accrued	584.7
Gross assets	6,593.69
	6,593.69
3A1C5	792.0
Total admitted assets	

20 \$

20 \$

20

2,412.83

2,412.83

2,412.83

#### LIABILITIES.

III III III III.			
Death claims disapproved			
Death claims reported but not yet adjusted		-	
Total death claims		_	5,159.05
Total liabilities		-\$	5,159.05
EXHIBIT OF FUNDS.			
Balance on hand December 31, 1906			Total, 33,236.82
Received during the year from assessments			73,224,75
Received during the year from interest and dividends			2,475.41
Received during the year from dues and per capita tax		-	58,542.65
Total		-\$	167,479.63
Disbursed during the year			81,470.69
Balance on hand December 31, 1907		-\$	86,008.94
EXHIBIT OF CERTIFICATES.			
TOTAL BUSINESS OF THE YEAR.	A.C		
Benefit certificates in force December 31, 1906, as per last statement-	Number. 2,289	S	Amount. 6,350,000,00
Benefit certificates written during the year			7,742,000.00
Total	6,539	S	14,092,000.00
Deduct terminated or decreased during the year	912		1,424,000.00
Total benefit certificates in force December 3I, 1907	5,627	\$	12,668,000.00
BUSINESS IN NORTH CAROLINA DURING YEA	R.		
	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement.  Benefit certificates written during the year	35 38	\$	80,000.00
_		_	51,000.00
Total Deduct terminated or decreased during the year	73	\$	131,000.00
_		_	
Total benefit certificates in force December 31, 1907	72	8	130,000.00
EXHIBIT OF DEATH CLAIMS.			
TOTAL CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	1	\$	708.10
Claims (face value) incurred during the year	29		28,227.91
Total	30	\$	28,936.01
Claims paid during the year	23		23,776.46
Balance	7	\$	5, 159, 55
Claims unpaid December 31, 1907	7	8	5,159.55
NORTH CAROLINA CLAIMS.			
	Number.		Amount.
Claims (face value) incurred during the year	1	\$	1,000.00
Total	1	\$	1,000.00
Claims paid during the year		-	1,000.00
EXHIBIT OF TOTAL DISABILITY CLAIR	MS.		
TOTAL CLAIMS.	A7 1		
Chairman 1 1 days of	Number.		Amount.

Claims incurred during the year.

Claims paid during the year

# DISTRICT HOUSEHOLD OF RUTH No. 10 OF THE GRAND UNITED ORDER OF ODD FELLOWS.

Incorporated August 26, 1907.

Commenced Business August 26, 1907.

G. C. CALDWELL, Most Noble Governor.

MISS ADDIE L. WHITAKER, Secretary.

MISS MAGGIE A. SMITH, Treasurer.

Home Office, 16 Worth Street, Raleigh, N. C.

#### INCOME.

Gross amount of assessments paid by members, viz.:				
For mostuary	\$	2,242.3	6	
Total paid by members	\$	2,242.3	6	
Sale of lodge supplies		82.1	0	
Taxes		2.7	0	
Reinstating Household		4.0	0	
Warrants for new Household		11.0		
Warrants for Juvenile		3.0	0	
Total income			-\$	2,345.16
DISBURSEMENTS.				
Death claims	\$	1,150.0	0	
Total benefits paid	\$	1,150.0	0	
Salaries of officers and trustees		125.0	0	
Traveling and other expenses of officers, trustees and committees		59.2	5	
Insurance Department fees		44.0	0	
Advertising, printing and stationery		77.1	0	
Postage, express, telegraph and telephone		42.3		
Official publication		61.6		
Furniture and fixtures		.4	0	
Total disbursements			-\$	1,559.73
Balance			-\$	785.43
LEDGER ASSETS.				
Cash deposited in bank	. 8	785.4	3	
	_		-	WOF 10
Total admitted assets			-\$	785.43
EXHIBIT OF FUNDS.				
Mortuary.	E:	cpense.		Total.
Received during the year from assessments \$ 2,242.36	\$	102.80	\$	2,345.16
Disbursed during the year\$ 1,150.00	\$	409.73	\$	1,559.73
Balance on hand December 31, 1907\$	\$		\$	785.43
EXHIBIT OF CERTIFICATES.				

BUSINESS IN NORTH CAROLINA DURING YEAR.

Benefit certificates written during the year	Number, 2,000	S	Amount. 150,000,00
Total Deduct terminated or decreased during the year	2,000	\$	150,000.00 1,150.00
Total benefit certificates in force December 31, 1907.		\$	148,850.00

#### EXHIBIT OF DEATH CLAIMS.

NORTH CAROLINA,	Number.		Amount.
Claims (face value) incurred during the year	23	\$	1,150.00
Total	23	\$	1,150.00
Claims paid during the year	23		1,150.00
Received during the year from members in North Carolina:			
Mortuary\$	2,242.3	6	
Expenses	102.8	0	
Total		.\$	2,345.16

### EASTERN STAR BENEVOLENT FUND OF AMERICA.

Incorporated July 30, 1892.

Commenced Business 1892.

10,417.75

R. H. BLAISDELL, M. D., President.

MISS M. E. CROWE, Secretary.

F. C. REICHLIN, Treasurer,

Home Office, 39 West Elizabeth Street, Detroit, Michigan.

#### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year	\$	12,334.58
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	15,457.97	
Annual dues	1,847.75	
Total paid by members\$	17,305.72	
Interest on mortgage loans	36.00	
Interest from all other sources	418.86	
Total income		17,750.58
Sum of both amounts	\$	30,095.16
DISBURSEMENTS.		
Death claims	4 661 21	

Memorial tombstones	219.00
Total benefits paid\$	4,880.21
Commissions and fees paid to or retained by deputies or organizers	842.42
Salaries of officers and trustees	1,962.79
Salaries and fees paid to Supreme Medical Examiners	20.00
For collection and remittance of assessments and dues	1,730.52
Insurance Department fees	122.00
Advertising, printing and stationery	180.00
Postage, express, telegraph and telephone	291.22
Official publication	184.00
Expense of Supreme Lodge meeting	15.65
Legal expense in litigating claims, \$157; other legal expenses, \$2	159.00
Miscellaneous expenses	29.94
Total disbursements	

#### LEDGER ASSETS.

LEDGER ASSE	TS.			
Mortgage loans on real estate		\$ 200.0	00	
Loans secured by pledge of bonds, stocks or other collate	ral	30.0	00	
Deposited in trust companies and banks on interest			93	
Cash in association's office, \$150; deposited in banks (no				
\$79.48		229.	18	
Total ledger assets, as per balance			- \$	19,677.41
NON-LEDGER ASS	SETS.			
Assessments actually collected by subordinate lodges	not yet tur	ned over to Si	u-	
preme Lodge				1,013.62
Organizers' balances			-	115.29
Gross assets			-8	20,806.32
DEDUCT ASSETS NOT /				
				115.00
Balance due from organizers, not secured by bonds				115.29
Total admitted assets			-\$	20,691.03
LIABILITIES	3.			
Present value of deferred death claims payable in instal year on each \$500			no	
			-	
Total death claims				10,400.00
Memorial tombstones (not yet called for)				350.00
Total liabilities			-\$	10,750.00
EXHIBIT OF FU	INDS.			
				Non-
		Reserve.		
Balance on hand December 31, 1906	5,608.14	\$ 5,270.42		
Received during the year from assessments	108.63			21.88
Received during the year from the rest and dividends.				184.76
Total \$			_	
Transferred to other funds		\$ 6,645.41		
			_	
Balance	16,846.60	\$ 6,645.41	\$	828.78
Balance after transfers		\$ 6,645.41	\$	828.78
Disbursed during the year	4,880.21			
Balance on hand December 31, 1907 \$	11,966.39	\$ 6,645.41	S	828.78
			-	
		Expense.		Total.
Balance on hand December 31, 1906				12,334.58
Received during the year from assessments				16,694.59
Received during the year from dues and per capita tax				454.86 2,032.51
,			-	
Transferred to other funds				31,516.54
A LONG LOUGH LUNGS		_ 184.76		4,512.90
* .				
Balance				27,003.64
Received hy transfers		- 3,091.52		27,003.64 3,091.52
Received hy transfers		- 3,091.52 -\$ 5,774.37	\$	3,091.52 30,095.16
Received hy transfers		- 3,091.52 -\$ 5,774.37	\$	3,091.52

1,046,50

#### EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		
	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	2,014	\$ 1,035,595.50
Benefit certificates written during the year	437	229,425.00
Benefit certificates increased during the year	32	1,370.18
Total	2,483	\$ 1,266,390.68
Deduct terminated or decreased during the year	417	 

Deficit Certificates increased during the year	04		1,010.10
Total	2,483	\$	1,266,390.68
Deduct terminated or decreased during the year	417		
Total benefit certificates in force December 31, 1907	2,066	\$	1,047,465.68
Benefit certificates terminated by death during the year	8		4,200.00
Benefit certificates terminated by lapse during the year	377		197,925.00
Benefit certificates terminated during the year	32		16,800.00
		_	

#### BUSINESS IN NORTH CAROLINA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement		\$ 87,832.30
Benefit certificates written during the year	8	4,200.00
Benefit certificates increased during the year	1	49.84
Total	182	\$ 92,032.14
Deduct terminated or decreased during the year	49	22,000.00
Total benefit certificates in force December 31, 1907	140	\$ 70,032.14
Benefit certificates terminated by lapse during the year	41	21,525.00
Benefit certificates terminated during the year	1	525.00

#### EXHIBIT OF DEATH CLAIMS, TOTAL CLAIMS,

	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement, annuities Claims (face value) incurred during the year, 2 gross and 6 annuities		\$	11,375.00 3,961.21
Total		\$	15,336.21 4,880.21
Balance		\$	10,750.00
Claims unpaid December 31, 1907, annuities due 1908, 1909, 1910 and 1911  NORTH CAROLINA CLAIMS.  Claims unpaid December 31, 1906, as per last statement, annuities	Number.		Amount.
Total		s	850,00 200.00
Balance	Annuities 2	\$	650.00
Claims unpaid December 31, 1907, annuities due 1908, 1909, 1910 and 1911	Annuities 2	\$	650.00
areas in the first the first the first the carolina.			

## FARMERS FRATERNAL LIFE ASSOCIATION.

Incorporated 1893.

Commenced Business 1886.

GEORGE TURNER, President.

J. W. LANE, Secretary.

B. F. DAUGHERTY, Treasurer.

Home Office, Fort Barnwell, N. C.

#### BALANCE SHEET.

INCOME.		
Gross amount of assessments paid by members, viz.:  For mortuary\$	3,694.00	
Assessments for expense	260.00	
Gross amount of membership fees required or represented by appli-	30.00	
Total paid by members\$	3,984.00	
Paid by assignee of S. H. Loftin	450.00	
Total income		4,434.00
Sum of both amounts	\$	5,025.52
DISBURSEMENTS.		
Death claims\$	3,694.00	
Total benefits paid\$	3,694.00	
Commissions and fees paid to or retained by deputies or organizers	20.00	
Insurance Department fees	59.00	
Advertising, printing and stationery	6.71	
Postage, express, telegraph and telephone	91.94	
Legal expense in litigating claims	45.00	
President George Turner, commissions, 10 per cent. of dues	25.40	
Secretary J. W. Lane, commissions, 25 per cent. of dues	63.50	
Treasurer B. F. Daugherty, 10 per cent. of dues	25.40	
Finance Committee, George Turner, Chairman	3.75	
Finance Committee, E. J. Brooks	2.75	
Treasurer B. F. Daugherty, postage	. 60	
Total disbursements		4,038.05
Balance	\$	987.47
LEDGER ASSETS		

#### LEDGER ASSETS.

Cash in association's office and deposited in banks (not on interest)\$	987.47	
Total admitted assets	\$	987.47

Exhibit of Funds-not given.

Exhibit of Certificates-not given.

Exhibit of Death Claims-not given.

66,342.91

## FUNERAL BENEFIT ASSOCIATION OF THE UNITED STATES.

Organized 1882.

Commenced Business 1882.

GEORGE H. HARRIS. President.

CHARLES L. CADWALLADER, Secretary.

Total admitted assets....

Exhibit of Funds-not given. Exhibit of Certificates-not given. GUSTAV BACHARACH, Treasurer.

Home Office, 1001 Chestnut Street, Philadelphia, Pa.

#### BALANCE SHEET.

Amount of net ledger assets December 31,of previous year	\$	69, 832, 00
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	202,002.03	
Gross amount of membership fees required or represented by appli-		
cations	1,768.94	
Fines	365.15	
Total paid by members\$	204, 136, 12	
Interest on bonds	2,164.00	
Interest from all other sources	149,80	
Sale of lodge supplies	21.50	
Total income		206, 471. 42
Sum of both amounts	\$	276,303,42
DISBURSEMENTS.		
Death claims\$	200, 875, 00	
Other benefits refunded	257.85	
_		
Total benefits paid	201,132.85	
Salaries of officers and trustees	2,200.00	
Salaries and other compensation of committees	300,00	
Salaries of office employees Traveling and other expenses of officers, trustees and committees	1,642.00 759.69	
	58.00	
Insurance Department fees	700.00	
Advertising, printing and stationery	1,138,48	
Postage, express, telegraph and telephone	1,047,51	
Expense of Supreme Lodge meeting	316, 16	
Legal expenses	310.00	
Furniture and fixtures	270,00	
Safe deposit box	5.00	
Post-office hox	19,00	
Insurance on fixtures	21,60	
Miscellaneous	40, 22	
		000 000 51
Total disbursements		209, 960. 51
Balance	\$	66,342.91
LEDGER ASSETS.		
Book value of bonds\$		
Deposited in trust companies and banks on interest	9,022.32	
_		

#### EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims paid during the year	824	200, 875, 00
NORTH CAROLINA CLAIMS.	Number.	Amount.
Claims paid during the year	24	\$ 5,500.00

### GOLDEN RULE BENEVOLENT ASSOCIATION.

Incorporated 1899.

Commenced Business 1899.

REV. C. H. KING, President.

J. H. WHITES, Secretary,

SMITH DONNELL, Treasurer.

Home Office, 105 East Gaston Street, Greensboro, N. C.

#### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year		Not given
INCOME.		
Gross amount of assessments paid by members\$	7,020.85	
Total paid by members\$	7,020.85	
Total income	\$	7,020.85
DISBURSEMENTS.		
Death claims\$	442.43	
Sick and accident claims	3,753.96	
Total benefits paid\$	4,196.30	
Commissions and fees paid to or retained by deputies or organizers	833.10	
Salaries of deputies and organizers	266.00	
Salaries of managers or agents not deputies or organizers	450.00	
Salaries and other compensation of committees	20.40	
Salaries of office employees	122.00	
Traveling and other expenses of officers, trustees and committees	330.83	
Insurance Department fees	103.00	
Rent	135.00	
Advertising, printing and stationery	141.45	
Postage, express, telegraph and telephone.	128.24	
Furniture and fixtures	175.00	
Total disbursements		6,901.41
Balance	\$	119.44
LEDGER ASSETS.	-	
Cash in association's office	119.44	
Total admitted assets-		119.44
	_	

Exhibit of Funds-not given.

#### EXHIBIT OF CERTIFICATES.

#### BUSINESS IN NORTH CAROLINA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	11,000	Not given
Benefit certificates written during the year	6,160	Not given
Total	17,160	Not given
Deduct terminated or decreased during the year	4,000	Not given
Total benefit certificates in force December 31, 1907	13,160	Not given

Number.		Amount.
- 25	\$	442.43
- 25		442.43
25	_	442.43
	- <u>25</u> - <u>25</u>	- <u>25</u> \$

#### EXHIBIT OF SICK AND ACCIDENT CLAIMS.

#### NORTH CAROLINA CLAIMS.

Claims paid during the year	rount.
Claims paid during the year	3,753.96
	3,753.96
	3,753.96

## GRAND FOUNTAIN OF THE UNITED ORDER OF TRUE REFORMERS.

Incorporated March, 1901.

Commenced Business March, 1901.

W. L. TAYLOR, D. D., G. W. Master.

W. P. BURRELL, G. W. Secretary.

R. T. HILL, G. W. Treasurer.

Home Office, 604, 606 and 608 N. Second Street, Richmond, Va.

#### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year	\$	245, 159.28
INCOME.		
Gross amount of assessments paid by members, viz.;		
For mortuary\$	192,735.86	
Gross amount of per capita tax, \$41,979.04; annual dues, \$899.60; assess-		
ment for expenses, \$11,989.54	54 868.18	
Gross amount of membership fees required or represented by appli-		
cation	17,407.32	
Total paid by members		265,011,36
Interest on bonds	2.785.02	200,022100
Interest from all other sources	4,245,00	
Gross rent from association's property, including \$1,640 for association's		
occupancy of its own buildings	3,720.00	
Sale of lodge supplies	10,214.53	
Money held for instruction	1,368.55	
Total income		287,344.46
Sum of both amounts	\$	532,503.74

#### DISBURSEMENTS.

Death claims	165,221.38	
Funeral benefits	15,336.80	
Total benefits paid\$	180, 558, 18	
Commissions and fees paid to or retained by deputies or organizers	3,692.00	
Salaries of deputies and organizers.	28,240,62	
Salaries of officers and trustees	8,380.00	
Salaries of office employees	21,963.67	
Salaries and fees paid to Supreme Medical Examiners	120.00	
Traveling and all other expenses of officers, trustees and committees	1,953,65	
Insurance Department fees	209.37	
Rent, including \$1,640.10 for association's occupancy of its own buildings,	1,664.00	
Advertising, printing and stationery	314.78	
Postage, express, telegraph and telephone	3,647.39	
Lodge supplies	7,846.46	
Official publication	3,962.95	
Expense of Supreme Lodge meeting	6,332.42	
Legal expense in litigating claims	247.10	
Furniture and fixturea	96.50	
Taxes, repairs and other expenses on real estate	77.39	
License	25.75	
'Stable	270.90	
Protested checks	235.28	
Regalia supplies	2,591.00	
Return money on regalia orders	35.53	
Total disbursements		272, 464, 94
		212,404.34
		260,038.80
Balance		
BalanceLEDGER ASSETS.	\$	
Balance LEDGER ASSETS.  Book value of real estate \$		
Balance  LEDGER ASSETS.  Book value of real estate	37,500.00	
Balance LEDGER ASSETS.  Book value of real estate \$\\$\\$\\$\\$\$ Mortgage loans on real estate, first liens, \$32,350; other than first liens, \$0.484 \to \text{1.5}	37,500.00 92,834.00	
Balance  LEDGER ASSETS.  Book value of real estate \$ Mortgage loans on real estate, first liens, \$22,350; other than first liens, \$0.484  Deposited in banks on interest.	37,500.00 92,834.00 128,954.80	
Balance LEDGER ASSETS.  Book value of real estate \$\\$\\$\\$\\$\$ Mortgage loans on real estate, first liens, \$32,350; other than first liens, \$0.484 \to \text{1.5}	37,500.00 92,834.00 128,954.80	
Balance  LEDGER ASSETS.  Book value of real estate \$ Mortgage loans on real estate, first liens, \$22,350; other than first liens, \$0.484  Deposited in banks on interest.	37,500.00 92,834.00 128,954.80 750.00	
Balance  LEDGER ASSETS.  Book value of real estate \$ Mortgage loans on real estate, first liens, \$22,350; other than first liens, \$0,484  Deposited in banks on interest.  Commercial National Bank, Raleigh, N. C.	37,500.00 92,834.00 128,954.80 750.00	260,038.80
Balance  LEDGER ASSETS.  Book value of real estate \$ Mortgage loans on real estate, first liens, \$22,350; other than first liens, \$60,484 \$ Deposited in banks on interest.  Commercial National Bank, Raleigh, N. C.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.	37,500.00 92,834.00 128,954.80 750.00	260,038.80 260,038.80
Balance  LEDGER ASSETS.  Book value of real estate\$  Mortgage loans on real estate, first liens, \$52,350; other than first liens, \$60,484	37,500.00 92,834.00 128,954.80 750.00	260,038.80
Balance  LEDGER ASSETS.  Book value of real estate\$  Mortgage loans on real estate, first liens, \$32,350; other than first liens, \$60,484  Deposited in banks on interest.  Commercial National Bank, Raleigh, N. C  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due and accrued on mortgages  Assessments actually collected by subordinate lodges not yet turned	37,500.00 92,834.00 128,954.80 750.00	260,038.80 260,038.80 185.66
Balance  LEDGER ASSETS.  Book value of real estate	37,500.00 92,834.00 128,954.80 750.00	260,038.80 260,038.80 185.66 20,484.90
Balance  LEDGER ASSETS.  Book value of real estate\$  Mortgage loans on real estate, first liens, \$32,350; other than first liens, \$60,484  Deposited in banks on interest.  Commercial National Bank, Raleigh, N. C  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due and accrued on mortgages  Assessments actually collected by subordinate lodges not yet turned	37,500.00 92,834.00 128,954.80 750.00	260,038.80 260,038.80 185.66
Balance  LEDGER ASSETS.  Book value of real estate	37,500.00 92,834.00 128,954.80 750.00	260,038.80 260,038.80 185.66 20,484.90
Balance  LEDGER ASSETS.  Book value of real estate\$  Mortgage loans on real estate, first liens, \$32,350; other than first liens, \$60,484  Deposited in banks on interest.  Commercial National Bank, Raleigb, N. C.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on mortgages.  Assessments actually collected by subordinate lodges not yet turned over to Supreme Lodge.  Total admitted assets.	37,500.00 92,834.00 128,954.80 750.00	260,038.80 260,038.80 185.66 20,484.90
Balance  LEDGER ASSETS.  Book value of real estate\$  Mortgage loans on real estate, first liens, \$22,350; other than first liens, \$60,484  Deposited in banks on interest.  Commercial National Bank, Raleigh, N. C.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on mortgages.  Assessments actually collected by aubordinate lodges not yet turned over to Supreme Lodge.  Total admitted assets.  LIABILITIES.	37,500.00 92,834.00 128,954.80 750.00 	260,038.80 260,038.80 185.66 20,484.90
Balance  LEDGER ASSETS.  Book value of real estate\$  Mortgage loans on real estate, first liens, \$2,350; other than first liens, \$60,484  Deposited in banks on interest.  Commercial National Bank, Raleigh, N. C  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due and accrued on mortgages.  Assessments actually collected by subordinate lodges not yet turned over to Supreme Lodge.  Total admitted assets.  LIABILITIES.  Death claims due and unpaid\$  \$ Death claims reported but not yet adjusted\$	37,500.00 92,834.00 128,954.80 750.00	260,038.80 260,038.80 185.66 20,484.90 280,709.86
Balance LEDGER ASSETS.  Book value of real estate \$ Mortgage loans on real estate, first liens, \$32,350; other than first liens, \$0,484  Deposited in banks on interest.  Commercial National Bank, Raleigh, N. C.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on mortgages.  Assessments actually collected by aubordinate lodges not yet turned over to Supreme Lodge.  Total admitted assets.  LIABILITIES.  Death claims due and unpaid.  \$ Death claims reported but not yet adjusted.  Total death claims.	37,500.00 92,834.00 123,954.80 750.00 	260,035.80 260,035.80 185.66 20,484.90 280,709.36
Balance  LEDGER ASSETS.  Book value of real estate	37,500.00 92,834.00 128,964.80 750.00	260,038,80 260,038,80 185,66 20,484,90 280,709,36
Balance  LEDGER ASSETS.  Book value of real estate\$  Mortgage loans on real estate, first liens, \$22,350; other than first liens, \$60,434  Deposited in banks on interest.  Commercial National Bank, Raleigh, N. C.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on mortgages.  Assessments actually collected by aubordinate lodges not yet turned over to Supreme Lodge.  Total admitted asaets.  LIABILITIES.  Death claims due and unpaid. \$ Death claims reported but not yet adjusted. \$ Total death claims.	37,500.00 92,834.00 128,954.80 750.00	260,038.80 260,038.80 185,66 20,484.90 280,709.36

17, 916. 79

#### EXHIBIT OF FUNDS.

EXHIBIT OF FUNDS.				
Mon	rtuary.	Expense.		Total.
Balance on hand December 31, 1906\$ 213	3,430.25	\$ 31,729.03	\$	245,159.28
Received during the year from assessments 192	2,735.86			192,735.86
Received during the year from interest and dividends		7,030.02		7,030.02
Received during the year from dues and per capita tax		54,868.18		54,868.18
Received during the year from all other sources		32,710.40	_	32,710.40
Total\$ 400	6,166.I1	\$ 126,337.63	\$	532,503.74
Disbursed during the year	5,221.38	107,243.56		272,464.94
Balance on hand December 31, 1907 \$ 24	0,944.73	\$ 19,094.07	\$	260,038.80
EXHIBIT OF CERTIFICA	TES.			
TOTAL BUSINESS OF THE Y	EAR.			
		Number.		Amount.
Benefit certificates in force December 31, 1906, as per last stat	tement_	56,616	\$	8,170,170.00
Benefit certificates written during the year		12,946		1,714,425.00
Total		69,562	s	9,884,595,00
Deduct terminated or decreased during the year		10,350		2,404,505.00
Total benefit certificates in force December 31, 1907		59,212	s	8,480,090.00
	-		-	
BUSINESS IN NORTH CAROLINA DU	RING YE.			
		Number.		Amount.
Benefit certificates in force December 31, 1906, as per last state			\$	493,365.0
Benefit certificates written during the year		1,470	_	189,575.0
Total		5,060	\$	682,940.0
Deduct terminated or decreased during the year		547		72,965.0
Total benefit certificates in force December 31, 1907		4,513	\$	609,975.0
EXHIBIT OF DEATH CLA	AIMS.			
TOTAL CLAIMS.		Number.		Amount.
Claims unpaid December 31, 1906, as per last statement		Number. 185	e	23,354,0
Claims (face value) incurred during the year				193,623.8
	-		-	
Total		1,579	\$	216,977.9
Claims paid during the year		1,192	-	165,221.3
Claims unpaid December 31, 1907		387	8	51,756.5
NORTH CAROLINA CLAIM	MS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement		25	S	3,154.6
Claims (face value) incurred during the year		95		14,615.0
Total	-	120	0	17,769.6
Claims paid during the year			9	13, 115.0
	-		-	
Claims unpaid December 31, 1907		34	\$	4,654.6
Received during the year from members in North Carolina:				
Mortuary				
Expenses		5,391.7	73	

## GRAND UNITED ORDER SONS AND DAUGHTERS OF PEACE.

Incorporated February 18, 1904.

Commenced Business February, 1904.

S. A. HOWELL, President.

JEREMIAH SMITH, Secretary.

ROSA HOWELL, Treasurer.

Home Office, 548 25th Street, Newport News, Va.

#### BALANCE SHEET.

nount of net ledger assets December 31 of previous year	 	
INCOME.		
oss amount of assessments paid by members	\$ 59, 58	
Total paid by members	\$ 59, 58	
Total income	 	59.58
Sum of both amounts		124.81
DISBURSEMENTS.		
surance Department fees	\$ 58,00 1.00	
eputy	 	59,00
Total disbursements	 	
Balance	 \$	65.81
LEDGER ASSETS.		
ash in association's office	\$ 65.81	
Total admitted assets		65, 81
Exhibit of Funds-not given.		

Exhibit of Certificates-not given. Exhibit of Death Claims-not given.

### GRAND FRATERNITY OF PENNSYLVANIA.

Incorporated October 7, 1893.

Commenced Business January 1, 1886.

FREDERICK GASTON, President.

W. E. GREGG, Secretary.

Gross amount of assessments paid by members, viz.:

LEE W. SQUIRE, Treasurer.

9,444.01

170.50

16,50

285, 232.30

11,682,11 644.69 297,559.10 469,652.37

149,371,16

Home Office, 1414 Arch Street, Philadelphia, Pa.

BALANCE SHEET.	
Amount of net ledger assets December 31 of previous year	172, 093, 27

INCOME.

For mortuary-----\$ 126,246,63 For sick and accident

Assessments for expenses.....

Certificate fees

Interest on mortgage loans-----\$

Total paid by members-----

Interest on liens	3,322.13
Interest on bonds	1,213.50
Interest from all other sources	290.65
Gross rent from association's property, including \$3,000 for association's	
occupancy of its own buildings	6,839.33
Total interest and rents	
Bills receivable	
Total income	\$
Sum of both amounts	\$
DISBURSEMENTS.	
Death claims\$	106, 735. 81 150. 00
Total permanent disability claims	8,827.36
Old age benefits	8,827.36
Annuity payments	4.250.08
Surrender payments	1.117.25
Returned to members	307.01
Total benefits paid\$	122, 229.91
Commissions and fees paid to or retained by deputies or organizers	96, 137, 43
Salaries of officers and trustees	12,000.00
Salaries of office employees	9,931.84
Salaries and fees paid to subordinate medical examiners	5,874.33
Traveling and other expenses of officers, trustees and committees	1,504.46
Insurance Department fees	607.00
Rent, including \$3,000 for association's occupany of its own buildings	3,510,00
Advertising, printing and stationery	4,001.51
Postage, express, telegraph and telephone	1,993.72
Lodge supplies	469.65
Official publication	5,005.72
Board of directors meeting	15.00
Legal expense in litigating claims and other legal expenses	1,812.64 502.94
Furniture and fixtures	502-94

	3,405.56	
axes, repairs and other expenses on real estate	20, 330, 44	
	37.10	
	50.00	
etuarial expenses	710, 46	
nvestigating claims	674.86	
nvestigating claims Office and miscellaneous expenses	503, 75	
colonial rank degree	4,027,87	
pecial branch expenses	2, 399, 40	
nterest on mortgages		297, 735, 59
Total disbursements		
Balance		171,916.78
LEDGER ASSETS.		
Book value of real estate\$	42,491.28	
Mortgage loans on real estate	26,050.00	
Loans secured by liens on members' certificates	52,024.71	
Book value of bonds (excluding interest), \$32,509.38; stocks, \$10,000	42,509.38	
Deposited in trust companies and banks on interest	2,277.52	
Deposited in trust companies and banks on interest	3,563.89	
75 shares B. and L. stock	3,000.00	
75 shares B. and L. Stock	8	171,916,78
Total ledger assets, as per balance		
NON-LEDGER ASSETS.		
Interest due (\$5,086.50) and accrued (\$724.13) on mortgages\$	5,810.63	
v due and passued on hands	460.43	
Rents due (\$120) and accrued (\$240)	360.00	
Rents due (\$120) and account (\$150)		6,631,06
Total interest and rents due and accrued		50, 508, 72
Market value of real estate over book value	to Supreme	
Market value of real estate over book value  Assessments actually collected by subordinate lodges not yet turned over	CODapteme	22,646,61
Lodge	365,894.65	
Certificate liens		
Loan to United Moderns membership to meet accrued death losses	8,455,15	
under their certificates  Accrued mortuary claims chargeable to United Moderns certificates	16,550.00	
Accrued mortuary claims chargeable to United Moderns Certificated  Deferred annuity instalments	8,777.78	
		651,380.75
Gross assets		001,000.10
DEDUCT ASSETS NOT ADMITTED.		
Bills receivable\$	3,563.89	
Book value of real estate over market value	45.00	3,608,89
	_	
Total admitted assets		647,771.86
LIABILITIES.	500,00	
Death claims due and unpaid\$	500.00	
Death claims resisted	0,000.00	
Posth eleims reported but not yet adjusted	20,000.00	
Present value of deferred death claims payable in instalments	27,719.78	
Total death claims	53, 769. 78	
Total unpaid claims	\$	53,769.78
Unearned premiums Order of Armenians, members		40,587.27
Unearned premiums Order of Armenians, members  Reserve requirements, American Experience Table and 4 per cent. in	nterest, com-	
Puted by R. E. Foster, consulting actuary		532,743.00
puted by R. E. Foster, consulting account	-	627, 100, 05
Total liabilities		021,100.00

Reserve.

170,918.66

Mortuary.

Number.

2 \$

2 \$

Amount.

150.00

150.00 150.00

#### EXHIBIT OF FUNDS.

Balance on hand December 31, 1906 ------\$.....

Received during the year from assessments ----- 126.246.63 --

Received during the year from assessments			
Received during the year from all other sources			644.69
, Total	\$ 137,68	88.09 \$	171,563.35
Transferred to other funds	18,4	30.58	
Balance			171,563.35
Received by transfers			18,698.58
Balance after transfers  Disbursed during the year			190, 261. 93
			29, 330.44
Balance on hand December 31, 1907	\$	<u>\$</u>	169, 931.49
	k and sident, Expe	0.00	Total.
Balance on hand December 31, 1906\$ 1,			172, 093.27
Received during the year from assessments 9,			285,061.80
Received during the year from interest and dividends		90.65	4,842.78
Received during the year from all other sources		70.50	7,654.52
Total \$ 10,			469, 652, 37
		68.00	18,698.58
Balance\$ 10, Received by transfers			450, 953. 79 18, 698, 58
Balance after transfers \$ 10,			
Disbursed during the year			469,652.37 297,735,59
Balance on hand December 31, 1907		94.03 \$	171,916.78
January of Halla December 51, 1501		=====	111,010,10
EXHIBIT OF CERTIFICAT	ES.		
TOTAL BUSINESS OF THE YEA	AR. Numb	er	Amount.
Benefit certificates in force December 31, 1906, as per last states			14, 121, 625.00
Benefit certificates written during the year		5, 483	6,958,344.00
Total	15	9,824 \$	21,079,969.00
Deduct terminated or decreased during the year		6,539	7,631,681.00
Total benefit certificates in force December 31, 1907	1	3,285 \$	13, 448, 288.00
EXHIBIT OF DEATH CLAI	IMS.		
TOTAL CLAIMS.			
Claims unpaid December 31, 1906, as per last statement	Numb	er. 15 \$	Amount. 19,000.00
Claims (face value) incurred during the year		95	128,000.00
Total		110 \$	147, 000.00
Claims paid during the year		86	119,650.00
Balance		24 \$	27.350.00
Saved by compromising or scaling down claims during the year			1.300.00
Claims unpaid December 31, 1907		22 \$	26.050.00
EXHIBIT OF TOTAL PERMANENT DISA	DILITY CLAS		
	BILITY CLAI	мъ.	
TOTAL CLAIMS.	Numb	or	Amount

Claims incurred during the year-----

Claims paid during the year -----

418.96

#### EXHIBIT OF SICK AND ACCIDENT CLAIMS.

EXIMBIT OF SICK AND ROOFDENT CERT			
TOTAL CLAIMS.	Number.		Amount,
laims incurred during the year	282		6, 912, 85
Total	283	\$	6, 912, 85
laims paid during the year	282		6,912.85
		=	
EXHIBIT OF OLD AGE AND OTHER CLA	MS.		
TOTAL CLAIMS.	Number.		Amount.
laims incurred during the year			842, 40
		8	842.40
Total laims paid during the year	1	ð.	842.40
and paid during the year		_	
CDAND HAIRED ODDED OF ODD	EISTIO	1170	
GRAND UNITED ORDER OF ODD	FELLO	MD	
ENDOWMENT DEPARTMENT.			
DIEDO WIEDLE DEL LIVERENTE			
Incorporated 1902 Commenced 1	Business Jai	nuary	1, 1903.
J. B. CATUS, President.			
J. B. CATUS, Fresident.			
S. H. Vick, Secretary. Maurice	WATTS, T	reasu	rer.
Home Office, 536 E. Nash Street, Wilson, N. C.	2.		
BALANCE SHEET.			
mount of net ledger assets December 31 of previous year		-\$	663.83
INCOME,			
ross amount of assessments paid by members, viz.:  For mortuary	96 574 9	73	
		_	
Total income			26,574.93
Sum of both amounts		-\$	27,238.76
DISBURSEMENTS.			
Peath claims	\$ 25,600.0	00	
alaries of officers and trustees	350.0	00	
alaries of office employees	132.		
nsurance Department fees	58.		
lent	40.0		
dvertising, printing and stationery	178.5 238.5		
axes to W. S. Ingram			
rotested checks	63.3		
Total disbursements		-	26,819.80
		_	
Balance		\$	418.96
LEDGER ASSETS.			
ash deposited in banks not on interest	\$ 418.	96	
		_	

Total admitted assets-----

Amount.

2,300.00

25,600.00

27,900.00

25,600,00

2,300,00

35 S

241 \$

35 \$

206

206

#### LIABILITIES

LIABILITIES.		
Death claims due and unpaid 2,300.0	0	
Total liabilities	-\$	2,300.00
EXHIBIT OF FUNDS.		
Mortuary.		Total.
Balance on hand December 31, 1906	\$	663.83
Received during the year from assessments		26,574.93
Total\$	\$	27,238,76
Disbursed during the year 26,819.80		26,819.80
Balance on hand December 31, 1907	\$	418.96
EXHIBIT OF CERTIFICATES.		- 1
BUSINESS IN NORTH CAROLINA DURING YEAR.		
Number,		Amount.
Benefit certificates in force December 31, 1906, as per last statement Not given		Not given
Benefit certificates written during the year 7,672	\$	767,200.00
Total	s	767,200,00
Deduct terminated or decreased during the year 206		25,600.00
Total benefit certificates in force December 31, 1907 7,466	S	741,600.00
EXHIBIT OF DEATH CLAIMS.		
NORTH CAROLINA CLAIMS.		

### COMPANY

Claims unpaid December 31, 1906, as per last statement _____

Claims (face value) incurred during the year-----

Claims paid during the year-----

Claims unpaid December 31, 1907

Incorporated October 26, 1905. Commenced Business October 26, 1905.

IMPERIAL MUTUAL LIFE AND HEALTH INSURANCE

GAY GREEN, President.

A. W. Ek, Secretary.

W. B. Starnes, Treasurer.

Home Office, Asheville, N. C.

#### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year\$	199.31
INCOME.	

Gross amount annual dues\$	28,021.80
Gross amount of membership fees required or represented by appli-	
cations	2,008.50
Total paid by members \$	30,030.30
From all other sources	886.79
Total income	

all other sources 886.79
Total income 930,917.09
Sum of both amounts \$ 31,116.40

10,053.10

2,380

#### DISBURSEMENTS. -

Death claims	760.60		
lick and accident claims	10,053.10		
Total benefits paid\$	10,813.70		
jalaries of deputies and organizers	13,266.52		
salaries of managers or agents not deputies or organizers	3,399.54		
Fraveling and other expenses of officers, trustees and committees	866.52		
(nsurance Department fees	152.00		
Advertising, printing and stationery	708.18		
Postage, express, telegraph and telephone	247.13		
Legal expense in litigating claims, \$51.16; other legal expenses, \$63	312.06		
Furniture and fixtures			
Money refunded			
Total disbursements		-	30,030.30
Balance		\$	1,086.10
LEDGER ASSETS.			
Cash in association's office, \$809.10; deposited in banks (not on interest), \$277		0 .	
Total admitted assets		\$	1,086.10
Exhibit of Funds-not given.			
EXHIBIT OF CERTIFICATES.			
BUSINESS IN NORTH CAROLINA DURING YEA	R.		
	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement	3,852		124,330.00
Benefit certificates written during the year	10,065		312,980.00
Benefit certificates increased during the year	210		6,350.00
Total	14.127	s	443,660.00
Deduct terminated or decreased during the year			118,330.00
		_	
Total benefit certificates in force December 31, 1907	9,147	9	325,330.00
EXHIBIT OF DEATH CLAIMS.			
NORTH CAROLINA CLAIMS.			
	Number.		Amount.
Claims (face value) incurred during the year	42	\$	760.60
Total		\$	760.60
Claims paid during the year	42	-	760.60
EXHIBIT OF SICK AND ACCIDENT CLA	IMS.		
NORTH CAROLINA CLAIMS.			
	Number.		Amount.
Claims incurred during the year	2,380	\$	10,053.10
Total		5	10.053.10
1001	0.000		10,050.10

Claims paid during the year ----

1,432,435.92 829,904.36

#### IMPROVED ORDER OF HEPTASOPHS.

Incorporated September 4, 1878.

Commenced Business August 28, 1878.

M. G. COHEN, Supreme Archon.

Samuel H. Tattersall, Supreme Secretary. Chas. H. Ramsay, Supreme Treasurer.

Home Office, Baltimore, Maryland.

SHEET.	
s year\$	781,883.64
ſE.	0
14,638.50	
	1,449,364,95
	1,445,504.50
	29,543.91
3,00	2,047.78
	1,480,956.64
	2,262,340,28
\$ 1,297,357.63	
\$ 1,297,357,63	
5,707.16	
19,000.00	
500,00	
8,083.00	
4,879.50	
ners 9,759.00	
	esented by applica- 10,569,00 14,638,50 25,006,88 4,537,03  \$ 1,968,90 75,88 3,00

Commissions and fees paid to or retained by deputies or organizers	21,896.81
Salaries of organizers	18,767.67
Traveling expense and per diem of district deputies	5,707.16
Salaries of officers	19,000.00
Salaries and other compensation of committees	500,00
Salaries of office employees	8,083.00
Salaries and fees paid to Supreme Medical Examiners	4,879.50
Salaries and fees paid to subordinate medical examiners	9,759.00
Traveling and other expenses of officers, trustees and committees	4,124.16
Insurance Department fees	487.25
Rent	1,550.00
Advertising, printing and stationery	4,770.79
Postage, express, telegraph and telephone	3,931.18
Lodge supplies	2,193.14
Official publication	16,119.57
Expense of Supreme Lodge meeting	6,672.78
Legal expense in litigating claims, \$765; other legal expenses, \$489.56-	1,254.56
Furniture and fixtures	365.60
Taxes, repairs and other expenses on real estate	4.23
Sundry expenses	3,703.99
Fraternal congresses	329.90
Premiums on depository Supreme officers and organizers' bonds	978.00
Total disbursements-	

#### LEDGER ASSETS.

Book value of bonds (excluding interest)				
Total ledger assets, as per balance			\$	829,904.36
NON-LEDGER ASSETS.				
Interest due (\$4,829.50) and accrued (\$3,487.66) on bonds				
Total interest due and accrued	ned	over to Su	-	8,462.70
preme Lodge			_	117,444.60
Gross assets			.\$	955,811.66
DEDUCT ASSETS NOT ADMITTED.				
Book value of bonds and stocks over market value			-	9,278.62
Total admitted assets			\$	946,533.04
LIABILITIES.				
Death claims adjusted not yet due		59,300.0		
Death claims resisted		12,000.0		
Death claims reported but not yet adjusted	-tree	196,375.0	-	
Total death claims	\$	267,675.0	0	
Total liabilities			\$	267,675,00
EXHIBIT OF FUNDS.				
EXHIBIT OF FUNDS.		ortuary.		Reserve.
Balance on hand December 31, 1906	-\$	96,914.69	\$	660,928.67
Balance on hand December 31, 1906	. 1,	96,914.69 324,466.53	\$	660,928.67
Balance on hand December 31, 1906	- 1,	96,914.69 324,466.53 3,843.73	\$	25,006.88
Balance on hand December 31, 1906	- \$ 1, - \$ 1,	96,914.69 324,466.53 3,843.73 425,224.95	\$	25,006.88 685,935.55
Balance on hand December 31, 1906	\$ 1,	96,914.69 ,324,466.53 3,843.73 ,425,224.95 17,171.05	\$	25,006.88 685,935.55
Balance on hand December 31, 1906	-\$ -1, -\$1, 	96, 914. 69 ,324, 466. 53 ,3,843. 73 ,425, 224. 95 17, 171. 05 408, 053. 90	\$	660, 928. 67 25,006. 88 685, 935. 55
Balance on hand December 31, 1906	-\$ 1,	96,914.69 324,466.53 3,843.73 425,224.95 17,171.05 408,053.90	\$	660, 928. 67 25, 006. 88 685, 935. 55 685, 935. 55 17, 171. 06
Balance on hand December 31, 1906  Received during the year from assessments  Received during the year from interest and dividends  Total  Transferred to other funds  Balance  Received by transfers  Balance after transfers	-\$ 1, -\$ 1, -\$ 1, -\$ 1,	96,914.69 324,466.53 3,843.73 425,224.95 17,171.05 408,053.90	\$	660, 928. 67 25, 006. 88 685, 935. 55 685, 935. 55 17, 171. 06
Balance on hand December 31, 1906	\$ 1, \$ 1, \$ 1,	96, 914, 69 324, 466, 53 3, 843, 73 425, 224, 95 17, 171, 05 408, 053, 90 408, 053, 90 297, 357, 63	\$	660, 928.67 25,006.88 685, 935.55 685, 935.55 17,171.06 703,106.60
Balance on hand December 31, 1906 Received during the year from assessments Received during the year from interest and dividends Total Transferred to other funds Balance Received by transfers Balance after transfers Disbursed during the year	-\$ 1, -\$ 1, -\$ 1, -\$ 1, -\$ 1,	96, 914, 69 324, 466, 53 3, 843, 73 425, 224, 95 17, 171, 05 408, 053, 90 408, 053, 90 297, 357, 63	\$	660, 928.67 25,006.88 685, 935.55 685, 935.55 17,171.06 703,106.60
Balance on hand December 31, 1906 Received during the year from assessments Received during the year from interest and dividends Total Transferred to other funds Balance Received by transfers Balance after transfers Disbursed during the year	-\$ 1, -\$ 1, -\$ 1, -\$ 1, -\$ 1,	96,914.69 324,466.53 3,843.73 425,224.95 17,171.05 408,053.90 408,053.90 ,297,357.63 110,696.27	\$ \$ \$	660,928.67 25,006.88 685,935.55 685,935.55 17,171.06 703,106.60
Balance on hand December 31, 1906 Received during the year from assessments Received during the year from interest and dividends Total Transferred to other funds Balance Received by transfers Balance after transfers Disbursed during the year Balance on hand December 31, 1907.  Balance on hand December 31, 1906 Received during the year from assessments.	-\$ - 1, -\$ 1, -\$ 1, -\$ 1, -\$ 1,	96, 914. 69 324. 466. 53 3, 843. 73 425, 224. 95 17, 171. 05 408, 053. 90 408, 053. 90 408, 053. 90 297, 357. 63 110, 696. 27 Expense. 23, 540. 28 99, 690. 92	\$ \$ \$	660, 928. 67  25,006. 88  685, 935. 55  685, 935. 55  17,171. 06  703, 106. 60  Total. 781, 383. 64 1, 424, 157. 45
Balance on hand December 31, 1906  Received during the year from assessments  Received during the year from interest and dividends  Total  Transferred to other funds  Balance  Received by transfers  Balance after transfers  Disbursed during the year  Balance on hand December 31, 1907.  Balance on hand December 31, 1906  Received during the year from assessments  Received during the year from interest and dividends	-\$ -\$ 1, -\$ 1, -\$ 1, -\$ 1, -\$ -\$	96, 914, 69 324, 466, 53 3, 848, 73 425, 224, 96 17, 171, 05 408, 053, 90 408, 053, 90 297, 357, 63 110, 696, 27  "xpense. 23, 540, 28 99, 690, 92 633, 30	\$ \$ \$	660, 928, 67  25, 006, 88  685, 935, 55  685, 935, 55  17, 171, 06  703, 106, 60  Total, 781, 383, 64 1, 424, 157, 45 29, 543, 91
Balance on hand December 31, 1906	-\$ - 1, -\$ 1, -\$ 1, -\$ 1, -\$ 1, -\$ -\$	96, 914, 69 324, 466, 53 3, 848, 73 425, 224, 96 17, 171, 05 408, 053, 90 408, 053, 90 297, 357, 63 110, 696, 27  **xpense.** 23, 540, 28 99, 690, 92 693, 30 27, 255, 23	\$ \$ \$	660, 928, 67  25, 006, 88  685, 935, 55  685, 935, 55  17, 171, 06  703, 106, 60  Total. 781, 383, 64 1, 424, 157, 45 29, 543, 91 27, 255, 28
Balance on hand December 31, 1906  Received during the year from assessments Received during the year from interest and dividends  Total  Transferred to other funds  Balance Received by transfers  Balance after transfers  Disbursed during the year  Balance on hand December 31, 1907.  Balance on hand December 31, 1906  Received during the year from assessments  Received during the year from interest and dividends	-\$ - 1, -\$ 1, -\$ 1, -\$ 1, -\$ 1, -\$ -\$	96, 914, 69 324, 466, 53 3, 848, 73 425, 224, 96 17, 171, 05 408, 053, 90 408, 053, 90 297, 357, 63 110, 696, 27  "xpense. 23, 540, 28 99, 690, 92 633, 30	\$ \$ \$	660, 928, 67  25, 006, 88  685, 935, 55  685, 935, 55  17, 171, 06  703, 106, 60  Total, 781, 383, 64 1, 424, 157, 45 29, 543, 91
Balance on hand December 31, 1906 Received during the year from assessments Received during the year from interest and dividends Total Transferred to other funds Balance Received by transfers Balance after transfers Disbursed during the year Balance on hand December 31, 1907  Balance on hand December 31, 1906 Received during the year from assessments Received during the year from all other sources Total Balance after transfers	-\$ 1, - 1, - 3 1, - 3	96, 914, 69 324, 466, 53 324, 466, 53 3, 843, 73 425, 224, 96 17, 171, 05 408, 053, 90 408, 053, 90 297, 357, 63 1110, 696, 27 2223, 540, 28 99, 690, 92 690, 92 690, 93 27, 255, 23 151, 179, 78	\$ \$ \$	660, 928, 67  25,006, 88  685, 935, 55  685, 935, 55  17,171, 06  703, 106, 60  Total. 781, 383, 64 1,424, 157, 45 29, 543, 91 27, 255, 28 2, 262, 340, 28 2, 262, 340, 28
Balance on hand December 31, 1906 Received during the year from assessments Received during the year from interest and dividends Total Transferred to other funds Balance Received by transfers Balance after transfers Disbursed during the year Balance on hand December 31, 1907.  Balance on hand December 31, 1907.  Balance on hand December 31, 1906 Received during the year from interest and dividends	-\$ 1, - 1, - 3 1, - 3	96, 914, 69 324, 466, 53 324, 466, 53 3, 843, 73 425, 224, 96 17, 171, 05 408, 053, 90 408, 053, 90 297, 357, 63 110, 696, 27  **xpense.** 23, 540, 28 99, 680, 98 693, 30 27, 255, 23 151, 179, 78	\$ \$ \$ \$	660, 928, 67 25,006, 88 685, 935, 55 685, 935, 55 17,171,06 708,106,60 703,106,60 7044, 781, 883, 64 1,424,157,45 29, 543, 51 27, 255, 28 2, 262, 340, 28

1,000.00

#### EXHIBIT OF CERTIFICATES. TOTAL BUSINESS OF THE YEAR.

TOTAL BUSINESS OF THE YEAR.	AT	
Book of the state of the Book of the state o	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement— Benefit certificates written during the year————————————————————————————————————		\$ 100,024,000.00
	9,671	9, 276, 500.00
Benefit certificates increased during the year		117,500.00
Total	80,575	\$ 109,418,000.00
Deduct terminated or decreased during the year	5,746	6,041,500.00
Total benefit certificates in force December 31, 1907	74.829	\$ 103,376,500,00
Benefit certificates terminated by death during the year		1,357,550.00
Benefit certificates terminated by lapse during the year		4,645,450,00
Benefit certificates terminated during the year		38,500,00
policity delivered to the state of the state		00,000.00
BUSINESS IN NORTH CAROLINA DURING THE YE	AR	
DODINGS IN NORTH CAROLINA DURING THE IE		
D 01 120 1 1 0 D 1 01 1000	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement		
Benefit certificates written during the year		238,500.00
Benefit certificates increased during the year		6,500.00
Total	1,374	\$ 2,158,000.00
Deduct terminated or decreased during the year	89	138,000.00
T-4-11 C4 4: C 4: C D 1 - C1 1005	. 005	2 0 000 000 00
Total benefit certificates in force December 31, 1907	1,285	
Benefit certificates terminated by death during the year		36,000.00
Benefit certificates terminated by lapse during the year	71	86,000.00
Benefit certificates terminated during the year		16,000.00
EXHIBIT OF DEATH CLAIMS.		
TOTAL CLAIMS.		
TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1906, as per last statement	137	\$ 226,375.00
Claims (face value) incurred during the year	893	1,357,592.86
Total	1.000	2 1 500 005 00
	1,030	\$ 1,583,967.86
Claims paid during the year	845	1,297,357.63
Balance	185	\$ 286,610.23
Saved by compromising or scaling down claims during the year		18,935.23
Claims unpaid December 31, 1907	185	\$ 267,675.00
Classic dupant December of, 1501	100	201,010.00
NORTH CAROLINA CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1906, as per last statement	5	\$ 11,150.00
Claims (face value) incurred during the year	18	36,000.00
Total-	23	\$ 47,150,00
Claims paid during the year	22	46,150.00
Balance	1	\$ 1,000,00

Claims unpaid December 31, 1907-----

# INDEPENDENT ORDER OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA, STATE GRAND LODGE No. 10.

Incorporated November 11, 1905.

Commenced Business November, 1905.

GASTON HICKS, Grand Chief.

WM. H. LESUEUR, Grand Secretary.

Home Office, Reidsville, N. C.

BALA	NCE SHE	ET.			
mount of ledger assets December 31 of prev	ious year			\$	60.70
I	NCOME.				
ross amount of assessments paid by member	s, viz.:				
For mortuary					
ale of lodge supplies				67.50	
Total income					5,662.92
Sum of both amounts					5,723.62
DISBI	JRSEMEN'	rs.			
eath claims			\$	5,000.00	
laries of deputies and organizers				300.82	
dvertising, printing and stationery				69.00	
urniture and fixtures				75.00	
Total disbursements					5,444.82
Balance				\$	278.80
· LEDO	GER ASSE	TS.			
ash deposited in bank (not on interest)			\$	278.80	
Total admitted assets				\$	278.80
EXHIB	IT OF FU	NDS.			
	M	fortuary.	$E_2$	cpense,	Total.
alance on hand December 31, 1906					60.70
eceived during the year from assessments		5,595.42		67.50	5,662.92
Total	S	5,656,12	8	67.50 \$	5,723.62
sbursed during the year					5,444.82
Balance on hand December 31, 1907	8		\$	\$	278.80
	_				

#### EXHIBIT OF CERTIFICATES.

BUSINESS IN NORTH CAROLINA DURING YEAR.

	Number.		Amount.
Benefit certificates written during the year	581	\$	58,100.00
Total	581	8	58,100.00
Deduct terminated or decreased during the year	63		6,300.00
Total benefit certificates in force December 31, 1907	518	\$	51,800.00

#### EXHIBIT OF DEATH CLAIMS.

NORTH CAROLINA CLAIMS.

	Number.	Amount.
Claims (face value) incurred during the year	50	\$ 5,000.00
Total	50	\$ 5,000.00
Claims paid during the year	50	5,000.00

# INDEPENDENT ORDER OF SUPREME GRAND LODGE No. 1 OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA.

Incorporated January 26, 1906.		Commenc	ed Business	April 11, 1	1906.
В	RITTON PEARCE, Si	re.			
ADELAIDE JONES, Scribe		JUL	IA YOUNG, T	reasurer.	
Hor	ne Office, Raleigh, M	N. C.			
May Line 1	BALANCE SHEET	r			
Amount of net ledger assets December :	31 of previous year -			-8	206.98
	INCOME.				
Gross amount of assessments paid by m	embers, viz.:				
For mortuary					
Gross amount of per capita tax				1	
Gross amount of membership fees req				00	
				_	
Total paid by members			-\$ 766.	16	
Total income				-	766.16
Sum of both amounts				-\$	973.14
	DISBURSEMENTS				
Death claims			01.6		
Insurance Department fees					
Advertising, printing and stationery					
Postage, express, telegraph and telepho					
Lodge supplies					
Official publication			25.0	0	- 1
Expenses of Supreme Lodge meeting			_ 55.0	00	•
Legal expense			10.0	10	
Total disbursements					366.75
Balance				-8	606.39
	LEDGER ASSETS.				
Cash in association's office, \$281.14; de	eposited in banks	(not on in	-		
terest), \$325.25			\$ 606.3	9	
Total admitted assets				- \$	606.39
E	XHIBIT OF FUND	S.			
	A	ortuary.	Expense.	To	tal.
Balance on hand December 31, 1906	\$	206.98	\$	\$	206.98
Received during the year from assessme	nts	325.25			325.25
Received during the year from dues and		180.91			180.91
Received during the year from all other	sources	260.00			260.00
Total	\$	973.14	\$	\$	973.14
Disbursed during the year		81.25	285.50		366.75
Balance on hand December 31, 1907	\$		\$	\$	606.39
	_				

#### EXHIBIT OF CERTIFICATES.

#### BUSINESS IN NORTH CAROLINA DURING YEAR.

	Number.		Amount.
enefit certificates in force December 31, 1906, as per last statement	73	\$	4,745.00
enefit certificates written during the year	227		14,750.00
Total	300	\$	19,495.00
educt terminated or decreased during the year	40		1,400.00
Total benefit certificates in force December 31, 1907	260	\$	18,095.00
enefit certificates terminated by death during the year	3	_	81.25

#### EXHIBIT OF DEATH CLAIMS.

NORTH CAROLINA CLAIMS.

	Number.		Amount.
laims (face value) incurred during the year	3	8	81.25
		-	
Total	3	\$	81.25
laims paid during the year	3		81.25

## SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Incorporated July 23, 1881.

Commenced Business July 1, 1881,

E. G. STEVENSON, President.

R. MATHISON, Secretary.

H. A. COLLINS, Treasurer.

441.971.03

Home Office, Corner Bay and Richmond Streets, Toronto, Canada.

## BALANCE SHEET. Amount of ledger assets December 3I of previous year _______\$ 10,469,335.36

INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary \$ 3	3,271,739.27	
For sick and funeral	315,455.16	
Gross amount of per capita tax	291,158.85	
Gross amount of membership fees required or represented by appli-		
cations	2,078.44	
Changes of policies	3,104.50	
Charter fees, etc.	2,288,76	
Total paid by members		3,885,824.98
Interest on mortgage loans\$	248,175.13	
Interest on bonds	12,700.69	
Dividends on stock	203,401.12	
Interest from all other sources	6,549,53	
Gross rent from association's property	7,824.33	
Total interest and rents\$	478,560.80	

Written off depreciation of investments _____ 36,679.77

Sundry refunds	2,809,70	
Refunds, advance, etc., temporary loans	1,720.19	
Redeposited checks	1,020.58	
		5,550.47
Total income		4,333,346.48
Sum of both amounts	\$	14,802,681.84
DISBURSEMENTS.		
Death claims\$	2,281,881,42	
Total permanent disability claims	121,433,31	
Sick and funeral claims	268,353.90	
Old age benefits	81,749.49	
Expectation of life	3,700.00	
Refunded to applicants	4,414.31	
Total benefits paid\$	2,761,532.43	
Commissions and fees paid to or retained by deputies or organizers	48,431.66	
Salaries of deputies and organizers	126,066.04	
Organizing expenses of organizers	100,813.03	
Salaries of officers and trustees	40,874.73	
Salaries of office employees	85, 523.06	
Fees paid to subordinate medical examiners	1,268.47	
Traveling and other expenses of officers, trustees and committees	14,054.21	
Insurance Department fees	3,706.32	
Advertising, printing and stationery	9,242.64	
Postage, express, telegraph and telephone	6,534.98 5,752.01	
Official publication	29,684.27	
Legal expense in litigating claims, \$10.728.75; other legal expenses.	20,004.21	
\$4,540,10	15, 268, 85	
Furniture and fixtures	2,676.51	
Temporary advances, etc., fire insurance loans	418.14	
Taxes, etc., investments	2,785.29	
Government taxes on investments, foreign	324.38	
Commissions and expenses, etc., loans	12,158.91	
Bonds	254.00	
Executive expense	1,730.35	
Fraternal Congress expenses and fees	1,308.20	
Official expenses and stationery	10,156.51	
Donations	952.00	
General expense account	14,230.33	
Total disbursements		3,295,747.32
Balance	\$	11,506,934.52
LEDGER ASSETS.	_	
Book value of real estate\$	846,653,05	
Mortgage loans on real estate		
I. O. F. funds invested by Union Trust Company	3,602,383.04	
Book value of bonds and stocks		
Deposited in banks (not on interest)	528,993.04	
Total ledger assets, as per balance	s	11,506,934.52
NON-LEDGER ASSETS.		
Interest due (\$8,461.02) and accrued (\$34,869.53) on mortgages\$	43,330.55	
Interest due (\$4,534.17) and accrued (\$17,091.99) on bonds	21,626.16	
Rents due (\$1,258.35) and accrued (\$368.46)	1,626.83	
Total interest and rents due and accrued		66,583.54
Assessments actually collected by subordinate lodges not yet turned		
preme Lodge		6,755.98

mporary advances, etc., fire insurance	\$	1,511.22	:	
mporary advances, etc., investments		1,166.33		
rniture and fixtures		28,533.42	s	31,210.97
Gross assets			\$	
DEDUCT ASSETS NOT ADMITTED.				
ok value of bonds and stocks over market value	8	107,284.98	3	
rniture and fixtures		28,533.42	2	135,818.40
			_	
Total admitted assets			\$	11,475,666.61
LIABILITIES.		C 070 00		
ath claims due and unpaid	3	6,950.00 3,950.00		
ath claims adjusted not yet dueath claims resisted		33,166.66		
ath claims reported but not yet adjusted		163,228.65		
Total death claims			-	208, 295, 31
				208,250.01
tal permanent disability claims adjusted not yet due				
				19,810,00
Total permanent disability claims		\$ 1,472.0		19,810.00
ck and accident claims due and unpaid		300.00		
ck and accident claims resisted		2,002.4		
neral claims not yet adjusted		1,700.00		
ck and accident claims reported but not yet adjusted				
Total sick and accident claims			-	10,749.68
d age and other benefits due and unpaid				462,831.69
				701,686.68
Total unpaid claims			9	6,834.05
terest collected not yet due			-	2,345.70
counts unpaid December 31, 1907			_	2,689.30
5 total and permanent disability notices			_	161,433.32
Total liabilities			-	874,989.08
			-	
EXHIBIT OF FUNDS.				Sick and
		Mortuary.		Funeral.
alance on hand December 31, 1906eceived during the year from assessments			Þ	119,353.18 315,455.16
eceived during the year from assessments				010,400.11
essived during the year from interest and dividends				719.42
		2,720.19		
eceived during the year from all other sources		2,720.19	8	435, 527, 76
eceived during the year from all other sources	\$1	2,720.19 3,898,817.43	_	
eceived during the year from all other sources  Total  Balance after transfers	 \$1 \$1	2,720.19 3,898,817.43 3,898,817.43	8 8	435, 527. 76
eceived during the year from all other sources  Total  Balance after transfers  isbursed during the year	 \$1 \$1	2,720.19 3,898,817.43 3,898,817.43 2,519,758.42	_	435,527.76 318,811.00
eceived during the year from all other sources  Total  Balance after transfers	 \$1 \$1	2,720.19 3,898,817.43 3,898,817.43 2,519,758.42	\$	435,527.70 318,811.00 116,716.70
eceived during the year from all other sources  Total  Balance after transfers  sbursed during the year  Balance on hand December 31, 1907		2,720.19 3,898,817.43 3,898,817.43 2,519,758.42 1,379,059.01 Expense.	\$ 8	435,527.76 318,811.00 116,716.70 Total.
eceived during the year from all other sources  Total  Balance after transfers  isbursed during the year  Balance on hand December 31, 1907  salance on hand December 31, 1906		2,720.19 3,898,817.43 3,898,817.43 2,519,758.42 1,379,059.01 Expense. 2,812.16	\$ 8	435,527.76 318,811.03 116,716.73 Total. 10,469,335.3
ceeived during the year from all other sources  Total  Balance after transfers isbursed during the year  Balance on hand December 31, 1907  alance on hand December 31, 1906  ceeived during the year from assessments		2,720.19 3,898,817.43 3,898,817.43 2,519,758.42 1,379,059.01 Expense. 2,812.16 163,586.92	\$ 8	435,527.76 318,811.03 116,716.73 Total. 10,469,335.3 3,587,194.43
eceived during the year from all other sources  Total  Balance after transfers  isbursed during the year  Balance on hand December 31, 1907  salance on hand December 31, 1906  eceived during the year from assessments  eceived during the year from interest and dividends		2,720.19 3,898,817.43 3,898,817.43 2,519,758.42 1,379,059.01  Expense. 2,812.16 163,586.92 1,196.16	\$ 8	435,527.76 318,811.03 116,716.73 Total. 10,469,335.3 3,587,194.4 441,971.03
ceeived during the year from all other sources  Total  Balance after transfers isbursed during the year  Balance on hand December 31, 1907  Salance on hand December 31, 1906  Seceived during the year from assessments Seceived during the year from interest and dividends Seceived during the year from dues and per capita tax		2,720.19 3,898,817.43 3,898,817.43 2,519,758.42 1,379,059.01 Expense. 2,812.16 163,586.92 1,196.16 291,158.85	\$ 8	435,527.76 318,811.03 116,716.77 Total. 10,469,335.3 3,587,194.4 441,971.03 291,158.8
ceeived during the year from all other sources  Total  Balance after transfers  isbursed during the year  Balance on hand December 31, 1907  salance on hand December 31, 1906  ceeived during the year from assessments  ceeived during the year from dues and per capita tax  ceeived during the year from dues and per capita tax  ceeived during the year from all other sources	\$1 \$1 \$1	2,720.19 3,898,817.43 3,898,817.43 2,519,758.42 1,379,059.01  Expense. 2,812.16 163,586.92 1,196.16 291,158.85 9,582.56	\$ \$	435, 527, 76 318, 811, 03 116, 716, 78 Total. 10, 469, 335, 31 3, 587, 194, 44 441, 971, 03 291, 158, 81 13, 022, 17
Total  Balance after transfers disbursed during the year Balance on hand December 31, 1907  Selectived during the year from assessments deceived during the year from the sand per capita tax deceived during the year from dues and per capita tax deceived during the year from dues and per capita tax deceived during the year from dues and per capita tax deceived during the year from dues and per capita tax deceived during the year from dues and per capita tax deceived during the year from dues and per capita tax deceived during the year from dues and per capita tax deceived during the year from dues and per capita tax deceived during the year from dues and per capita tax deceived during the year from dues and per capita tax	\$1 \$1 \$1 \$	2,720.19 3,898,817.43 3,898,817.43 2,519,758.42 1,379,059.01  Expense. 2,812.16 163,586.92 1,196.16 291,158.85 9,582.56 468,336.65	S   S   S   S	435, 527, 76 318, 811, 03 116, 716, 75 Total. 10, 469, 335, 34 3, 587, 194, 44 441, 971, 03 291, 158, 86 13, 022, 17 14, 802, 681, 8
Total  Balance after transfers  isbursed during the year  Balance on hand December 31, 1907  salance on hand December 31, 1906  seceived during the year from assessments seceived during the year from interest and dividends seceived during the year from interest and dividends seceived during the year from dues and per capita tax seceived during the year from dues and per capita tax seceived during the year from all other sources  Total  Balance after transfers	\$1 \$1	2,720,19 3,898,817,43 3,898,817,43 2,519,758,42 1,379,059,01  Expense. 2,812,16 163,586,92 1,196,16 291,158,85 9,582,56 468,336,65	S   S   S   S	435, 527, 76 318, 811, 03 116, 716, 73 Total. 10, 469, 335, 36 3, 587, 194, 45 441, 971, 03 291, 158, 81 13, 022, 17 14, 802, 681, 84
Balance after transfers disbursed during the year  Balance on hand December 31, 1907  Balance on hand December 31, 1906  Balance on hand December 31, 1907  Balance on hand December 31, 1906  Balance on hand December 31, 1907  Balance on hand December 31, 1907	\$1 \$1 \$1 \$	2,720.19 3,898,817.43 3,898,817.43 2,519,758.42 1,379,059.01  Expense. 2,812.16 163,586.92 1,196.16 291,158.85 9,582.56 468,336.65	S   S   S   S	435, 527, 76 435, 527, 76 318, 811, 03 116, 716, 73  Total. 10, 469, 335, 3, 5, 87, 194, 44 441, 971, 05 291, 158, 81 13, 022, 11 14, 802, 681, 84 3, 295, 747, 33

145

161,433.32

#### EXHIBIT OF CERTIFICATES

EXHIBIT OF CERTIFICATES.			
TOTAL BUSINESS OF THE YEAR.			
Benefit certificates in force December 31, 1906, as per last statement-	Number.		Amount,
Benefit certificates written during the year	246,304	\$	256,570,812.00
Benefit certificates increased during the year	36,808		30,925,785.00
Total		-	220,000.00
Deduct terminated or decreased during the year		\$	287,716,597.00
		_	22,756,454.70
Total benefit certificates in force December 31, 1907	257,267	\$	264, 960, 142.30
Benefit certificates terminated by death during the year	2,124		2,368,774.90
Benefit certificates terminated by lapse during the year-	23,718		20,011,634.00
Benefit certificates terminated by suspension during the year	3	-	376,045.00
EXHIBIT OF DEATH CLAIMS.			
TOTAL CLAIMS.			
Claims unpaid December 31, 1906. as per last statement	Number.		Amount.
Claims (face value) incurred during the year-	171	\$	
		-	2,368,774.90
Total	2,295	\$	2,550,621.47
Claims paid during the year		-	2,281,881.42
Balance		\$	268,740.05
Saved by compromising or scaling down claims during the year			60,444.74
Claims unpaid December 31, 1907	204	\$	208, 295. 31
EXHIBIT OF PERMANENT DISABILITY CL		_	
	AIMS.		
TOTAL CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	17 amoer.	e	10,250.00
Claims incurred during the year	203	0	133,343.31
Total		_	
Claims paid during the year		9	143,593.31
		_	121,433.31
Balance	29	\$	22,160.00
		_	2,350.00
Claims unpaid December 31, 1907	29	\$	19,810.00
EXHIBIT OF SICK AND FUNERAL CLAI	MS.		
TOTAL CLAIMS.			
Claims unpaid December 31, 1906, as per last statement	Number.		Amount.
Claims incurred during the year	268	\$	6,746.11
	12,922	_	272,357.47
Total	13, 190	\$	279,103.58
Claims paid during the year	12,734		268,353.90
Claims unpaid December 31, 1907	456	\$	10,749.68
EXHIBIT OF TOTAL AND PERMANENT DISABILITY NOT	ICES AND	C	AIMO
TOTAL	Number.	CI	
Notices of total and permanent disability not yet due, on hand Decem-	wamber.		Amount.
ber 31, 1906	165	•	107,736,66
Notices of total and permanent disability not yet due, on hand Decem-	100	*	401,100.00

### INDEPENDENT ORDER OF ST. LUKE.

Incorporated May 18, 1896.

Commenced Business July 12, 1867.

SARAH GROOM, President. MAGGIE L. WALKER, Secretary and Treasurer.

Home Office, 900, 902, 904 St. James Street, Richmond, Va.

INCOME.		
Gross amount of assessments paid by members, viz.;		
For mortuary	43, 981. 29	
For reserve	9,043.76	
Assessment for expenses	9.967.14	
Total paid by members	62, 992, 19	
Dividends on stock	470.00	
Sale of lodge supplies	111.85	
Applications	3,210.50	
Reinstatements	50.00	
New work	1,588.74	
Tax from juvenile department	153.70	
Tax from past chiefs	25.14	
Total income		68,602.13
Sum of both amounts	\$	70,071,80
DISBURSEMENTS.		
Death claims\$	33,520,00	
Commissions and fees paid to or retained by deputies or organizers	1,809.26	
Salaries of deputies and organizers	3,360.00	
Salaries of officers and trustees	3,240,00	
Other compensation of officers and trustees	200.00	
Salaries and other compensation of committees	745.00	
Salaries of office employees	3,170.00	
Other compensation of office employees	64.10	
Traveling and other expenses of officers, trustees and committees	208.75	
Rent	555,00	
Advertising, printing and stationery	1,312.19	
Postage, express, telegraph and telephone	1,163.06	
Lodge supplies	909.06	
Expense of Supreme Lodge meeting	1,518.00	
Legal expenses	56.58	
Taxes, repairs and other expenses on real estate	77.26	
Stock	3,849.70	
Miscellaneous	884.71	
Electricity	287.51	
Insurance	212.28	
Total disbursements		57, 142, 52
Balance	\$	12,929.28
LEDGER ASSETS.		
Book value of stocks	17,680,00	
Cash deposited in banks (not on interest)	12,929.28	
Total admitted assets		30,609,28
A 7001 MAINTON MOROWALLES AND		00,000.20

### EXHIBIT OF FUNDS.

EXHIBIT OF FUNDS.	-			
		Iortuary.	_	Reserve.
Received during the year from assessments	-\$	43,981.29	\$	9,043.76
Total	\$	43,981.29	\$	9,043.76
Transferred to other funds	_	6,575.77		
Balance	-	27 405 50	s	9,043,76
			-	-,
Received by transfers				
Balance after transfers	-\$	37, 405, 52	\$	9,043.76
Disbursed during the year	-	33,520.00		
Balance on hand December 31, 1907	e	2 995 52	s	9,043,76
Balance on Hand December 51, 1801	-0	01000.02	-	3,040.10
		Expense.		Total.
Balance on hand December 31, 1906			\$	1,469,67
Received during the year from assessments		9, 967, 14	*	62, 992, 19
Received during the year from interest and dividends		470,00		470.00
Received during the year from all other sources				5, 139.94
	-		_	
Total	-\$	17,046.75	\$	70,071.80
Transferred to other funds				6,575.77
Balance	. \$	17, 046, 75	S	63, 496.03
Received by transfers			-	6,575.77
	-		_	
Balance after transfers			\$	70,071.80
Disbursed during the year		23,622.52		57, 142. 52
Balance on hand December 31, 1907	-8		s	12.929.28
	=		-	
EXHIBIT OF CERTIFICATES.				
TOTAL BUSINESS OF THE YEAR.				
		Number,		Amount.
Benefit certificates in force December 31, 1906, as per last statement		17, 629	\$	1,762,900.00
Benefit certificates written during the year	-	6,507		650,700.00
Total		24,136	s	2,413,600.00
Deduct terminated or decreased during the year		3,587	-	358, 700, 00
	-		-	
Total benefit certificates in force December 31, 1907		20,549	\$	2,054,900.00
Benefit certifiates terminated by death during the year		313		
Benefit certificates terminated by suspension during the year		3,274		
BUSINESS IN NORTH CAROLINA DURING YE	AR			
		Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement-		317	\$	31,700.00
Benefit certificates written during the year	-	262		26, 200. 00
Total	_	579	\$	57, 900. 00
Deduct terminated or decreased during the year		36		3,600.00
	-	F10	-	
Total benefit certificates in force December 31, 1907		543	\$	54,300.00
Benefit certificates terminated by death during the year		6 30		600.00
Benefit certificates terminated by suspension during the year	-	30	-	3,000.00
EXHIBIT OF DEATH CLAIMS.				
TOTAL CLAIMS,				
TOTAL CLAIMS,		Number.		Amount.
Claims (face value) incurred during the year	-	313	\$	31,300.00
Total	-	313	•	31,300,00
Claims paid during the year		313		31,300.00
	-	010	-	31,300.00
Received during the year from members in North Carolina:				
Mortuary				
Reserve		182.		
Expenses	-	214.	60	
Total			-\$	1,413.71
			-	2,120.11

Sale

#### JUNIOR ORDER UNITED AMERICAN MECHANICS.

Incorporated April 10, 1893.

Commenced Business October 1, 1899.

HENRY C. SCHAERTZER, President,

STEPHEN COLLINS, Secretary,

CHARLES REIMER, Treasurer,

Home Office, 739-741 Wabash Building, Pittsburg, Pa,

#### BALANCE SHEET.

DADITION SHEET.		
Amount of net ledger assets December 31 of previous year	\$	101,854.97
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	302,631.10	
For reserve	2,184.87	
Assessments for expenses	34,334.58	
Gross amount of membership fees required or represented by appli-		
cations	4,605.65	
Fines	201.80	
Total paid by members\$	343,958.00	
Interest on mortgage loans	3,901.61	
Interest on bonds	210.00	
Interest from all other sources	1,490.40	

e of lodge supplies	270.00	
Total income		349,830.0
Sum of both amounts		

#### DISBURSEMENTS.

Total benefits paid\$	281,367,10	
Commissions and fees paid to or retained by deputies or organizers	8,748.17	
Salaries of officers and trustees	3,175.00	
Salaries of office employees	5,205.20	
Traveling and other expenses of officers, trustees and committees	826.86	
For collection and remittance of assessments and dues	1,393.48	
Insurance Department fees	210.50	
Rent	960.00	
Advertising, printing and stationery	2,734.92	
Postage, express, telegraph and telephone	2,514.31	
Legal expense in litigating claims, \$174.20; other legal expenses, \$270.25-	444,45	
Furniture and fixtures	578.15	
Buttons	742.71	
Actuary's fee	500.00	
Prizes.	360.00	
Associated Fraternities of America	249.40	
Auditing books	70.00	
Water and ice	65.20	
Investigating claims	50,22	
Miscellaneous	222.14	
Total disbursements		310,41

Total disbursements 310,417.81
Balance \$ 141,287.17

#### LEDGER ASSETS.

LEDGER ASSETS.		
Mortgage loans on real estate		
Deposited in trust companies and banks on interest		
Deposited in banks (not on interest)		
Total ledger assets, as per balance	\$	141,267.17
NON-LEDGER ASSETS.		
Interest due (\$75) and accrued (\$1,144.45) on mortgages	1,219.45	
Total interest due and accrued  Assessments actually collected by subordinate lodges not yet preme Lodge	turned over to Su-	1,219.45 1,510.75
Total admitted assets	_	143,997.37
LIABILITIES.	=	140,001.01
	a av 000 00	
Death claims reported but not yet adjusted Present value of deferred death claims payable in instalments		
Total death claims	\$	15,400.00
Advance assessments		1,180.30
Total liabilities		16,580.30
EXHIBIT OF FUNDS.	=	
EARIBIT OF FUNDS.	Mortuary.	Reserve.
Balance on hand December 31, 1906		42,499.54
Received during the year from assessments	302,631,10	2,184.87
Total	\$ 358,446.56 \$	44,684.41
Transferred to other funds	3,304.70	
Balance	\$ 355,141.96 \$	44,684.41
Received by transfers		16,809.66
Balance after transfers	\$ 355,141.96 \$	60,809.66
Disbursed during the year	281,367.10	
Balance on hand December 31, 1907	\$ 73,774.86 \$	60,809.66
	Expense,	Total.
Balance on hand December 31, 1906		101,854,97
Received during the year from assessments		339, 201, 55
Received during the year from interest and dividends	5,602.01	5,602.01
Received during the year from all other sources	5,080.45	5,030.45
Total	\$ 48,557.91 \$	451,688.98
Transferred to other funds	12,820.55	
Balance.	\$ 35,737.36 \$	
Balance after transfers		451,688.98
Disbursed during the year	29,054.71	310,421.81
Balance on hand December 31, 1967	\$ 6,682.65 \$	141, 267.17
EXHIBIT OF CERTIFICATE	S.	
TOTAL BUSINESS OF THE YEAR	R. Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statem		41,073,500,00
Benefit certificates written during the year		13,312,750.00
Benefit certificates increased during the year		30,500.00
Total.	152,083 \$	54,416,750.00
Deduct terminated or decreased during the year	16,913	6,057,750.00
Total benefit certificates in force December 31, 1907	135,170 \$	48,359,000.00
Benefit certificates terminated by death during the year		392,500.00
Benefit certificates terminated by lapse during the year	16,057	5,665,250.00

#### BUSINESS IN NORTH CAROLINA DURING YEAR.

	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement Benefit certificates written during the year Benefit certificates increased during the year	4,679	\$	5,932,000.00 -2,390,000.00 3,500.00
TotalDeduct terminated or decreased during the year		\$	8,325,500.00 873,750.00
Total benefit certificates in force December 31, 1907 Benefit certificates terminated by death during the year Benefit certificates terminated by lapse during the year		\$	7,451,750.00 40,250.00 833,500.00
EXHIBIT OF DEATH CLAIMS.			
TOTAL CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	18 856	\$	7,500.00 392,500.00
Total. Claims paid during the year.		\$	400,000.00 381,370.30
Balance	38	\$	18,629.70
Saved by compromising or scaling down claims during the year Claims unpaid December 31, 1907	38		3,229.70 15,400.00
NORTH CAROLINA CLAIMS.			
Claims unpaid December 31, 1906, as per last statement	Number.  1 92	8	Amount. 500.00 40,250.00
Total	93	\$	40,750,00
Claims paid during the year	89		39,250.00 1,500.00
Received during the year from members in North Carolina:  Mortuary.	\$ 44,566.3	3	
Expenses	6,865,0	4	

#### KNIGHTS OF COLUMBUS.

Incorporated May 29, 1882,

Commenced Business February 2, 1882.

EDWARD S. HEARN, President.

DANIEL COLWELL, Secretary.

P. J. BRADY, Treasurer.

Home Office, 956 Chapel Street, New Haven, Conn.

BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year	\$	1,820,992.78
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	729,259.68	
Gross amount of per capita tax	143,608.60	
Medical examiners' fees actually received by the association	10,752.92	
Total paid by members\$	883,621.20	
Interest on mortgage loans	11,320.00	
Interest on bonds	42,636.45	
nterest from all other sources	8,059.07	
Gross rent from association's property, including \$3,500 for association's		
occupancy of its own buildings	13,058.70	
Sale of lodge supplies	12,990.80	
Official publication	3,827.04	
Refunded by express company	41.85	
Refunded by cost of Gilmore case	200.00	
Refunded by district deputy	1.35	
Refunded by National Advocate governing bodies	5.00	
nsurance Department of South Dakota	39.00	
Bonding subordinate council officers	21.69	
Sale of furniture and fixtures	150.00	
Total income		975,972.15
Sum of both amounts	\$	2,796,964.98
DISBURSEMENTS.		
Death claims\$	453,325.92	

Death Claims	400,020.32
Refunded to members, assessments	258.02
Refunded to members, pro rata	7.80
Total benefits paid\$	453,591.74
Salaries of deputies and organizers	21,389.58
Salaries of officers and trustees	10,499.88
Salaries of office employees	17,736.67
Salaries and fees paid to Supreme Medical Examiners	5,941.00
Traveling and other expenses of officers, trustees and committees	8,941.62
Insurance Department fees	1,527.16
Rent	3,500.00
Advertising, printing and stationery	2,382.71
Postage, express, telegraph and telephone	5,478.07
Lodge supplies	4,730.60
Official publication	30,784.40
Expense of Supreme Lodge meeting	21,022.10
Legal expense in litigating claims, \$7,210.60; other legal expenses,	
\$916.75	8,127.35
Furniture and fixtures	2,422.84

Taxes, repairs and other expenses on real estate\$	8,059.78	
Balance of premium on City of Elmira bond redeemed	40.00	
Decrease in book value of bonds	5,745.93	
Expenses national physician's office	788.45	
Actuary's retaining fees	940,00 1,232,82	
General expenses	569.11	
Auditor's fees	1,400.00	
Collection charges on check	12.00	
Total disbursements		616,863.81
Balance	_	2,180,101,12
	=	2,100,101,12
LEDGER ASSETS.	191,642.24	
Mortgage loans on real estate	386,500.00	
Book value of bonds	1,340,101.99	
Deposited in trust companies and banks on interest	242,319.31	
Cash in association's office, \$250; deposited in banks (not on interest),		
\$12,556.59	12,806.59	
Special deposit with Insurance Department (Quebec)	5,000.00	
Special deposit financial committee	1,730,99	
Total ledger assets, as per balance	\$	2,180,101.12
NON-LEDGER ASSETS,		
Interest due and accrued on mortgages\$	4,232,50	
Interest due and accrued on bonds		
Total interest due and accrued		20,586,44
Due from subordinate councils.		45,560,41
Furniture, fixtures and supplies		16,716,74
Gross assets	-	2,262,964.71
		2,202,904.11
DEDUCT ASSETS NOT ADMITTED.		2,202,904.71
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062.49	2, 202, 904. 71
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062,49 16,716.74	
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062,49 16,716.74	165,779.23
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062,49 16,716.74	
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062,49 16,716.74	165,779.23
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062,49 16,716.74	165,779.23
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062,49 16,716,74 	165,779.23
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062.49 16,716.74 	165,779.23
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062.49 16,716.74 	165,779.23 2,097,185,48
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062.49 16,716.74 	165,779.23
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062.49 16,716.74 	165,779.23 2,097,185.48
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062.49 16,716.74 	165,779.23 2,097,185,48 95,000.00  Reserve.
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062,49 16,716,74	165,779.23 2,097,185.48 26,000.00  Reserve. 1,724,989.00
BOBUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062,49 16,716,74 \$ \$,000.00 38,000.00 24,000.00 26,000.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	165,779.23 2,097,185.48  96,000.00  Reserve. 1,724,989.00
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	\$,000.00 \$8,000.00 \$2,000.00 \$2,000.00 \$2,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$5,000.00 \$7,29,259.68 \$1,618.17	165,779.23 2,097,185,48 26,000.00  Reserve. 1,724,989.00 58,199,78
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	\$,000.00 \$8,000.00 \$3,000.00 24,000.00 26,000.00 \$\$ fortuary. 48,000.00 \$ 729,259.68 1,618.17	165,779.23 2,097,185.48  96,000.00  Reserve. 1,724,989.00  58,199.78 25,708.70
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062.49 16,716.74  \$ ,000.00 38,000.00 24,000.00 26,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,000.00 \$ ,0	165,779,23 2,097,185,48  96,000,00  Reserve. 1,724,989,00 58,199,78 25,708,70 1,808,897,48
BEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062,49 16,716.74	165,779,23 2,097,185,48  96,000,00  Reserve. 1,724,989,00 58,199,78 25,708,70 1,808,897,48
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	\$,000.00 \$8,000.00 \$3,000.00 \$24,000.00 \$26,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,00	165,779.23 2,097,185,48 96,000.00 Reserve. 1,724,989.00 58,199.78 25,708.70 1,808,897.48
DEDUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	\$,000.00 \$8,000.00 \$3,000.00 \$24,000.00 \$26,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$4,000.00 \$729,259.68 \$1,618.17 \$78,877.85 \$275,281.91 \$503,595.94	165,779.23 2,097,185.48  96,000.00  Reserve. 1,724,989.00  58,199.78 25,708.70 1,808,897.48  1,808,897.48 275,281.91
BOBUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	\$,000.00 \$,000.00 24,000.00 24,000.00 24,000.00 25,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00	165,779,23 2,097,185,48  96,000,00  Reserve. 1,724,989,00 58,199,78 25,708,70 1,808,897,48 275,281,91 2,084,179,39
BOBUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	149,062,49 16,716.74	165,779,23 2,097,185,48  96,000.00  Reserve. 1,724,989.00  58,199.78 25,708.70 1,808,897.48 275,281.91 2,084,179.39 26,345.71
BOBUCT ASSETS NOT ADMITTED.  Book value of bonds over market value	\$,000.00 \$,000.00 24,000.00 24,000.00 24,000.00 25,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00 \$,000.00	165,779,23 2,097,185,48  96,000,00  Reserve. 1,724,989,00 58,199,78 25,708,70 1,808,897,48 275,281,91 2,084,179,39

	Expense.		Total.
Balance on hand December 31, 1906		\$	1,820,992.73
Received during the year from assessments			729,259.68
Received during the year from interest and dividends			62,015.52
Received during the year from dues and per capita tax	143,608.60		143,608.60
	27,879.65	-	53,588.35
Total\$		\$	2,809,464.93
Transferred to other funds			275,281.91
Balance\$	221,689.60	\$	2,534,183.02
Received by transfers			275,281.91
Balance after transfers\$	221,689.60	8	2,809,464.93
Disbursed during the year	149,992.16		629,363.81
_		-	
Balance on hand December 31, 1907	72, 267. 44	\$	2,180,101.12
EXHIBIT OF CERTIFICATES.			
TOTAL BUSINESS OF THE YEAR.			
D 61 116 1 1 6 1 D 1 1000 1 1000	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement	56,405	\$	57,961,000.00
Benefit certificates written during the year	9,142	-	9,525,000.00
Total	65,547	\$	67,486,000.00
Deduct terminated or decreased during the year	2,364		2,391,000.00
Total benefit certificates in force December 31, 1907	63,183	\$	65,095,000.00
Benefit certificates terminated by death during the year	458		468,000.00
Benefit certificates terminated by lapse during the year	1,906		1,923,000.00
		=	
BUSINESS IN NORTH CAROLINA DURING THE YE	AR.		
			Amount.
	Number.		
Benefit certificates in force December 31, 1906, as per last statement		\$	76,000.00
Benefit certificates in force December 31, 1906, as per last statement Benefit certificates written during the year	75	\$	
Benefit certificates written during the year	75 2	_	76,000.00 2,000.00
Benefit certificates written during the year  Total	75 2 77	_	76,000,00 2,000.00 78,000.00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year	75 2 77 8	\$	76,000.00 2,000.00 78,000.00 8,000.00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907	75 2 77 8 69	\$	76,000,00 2,000.00 78,000.00 8,000.00 70,000.00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year	75 2 77 8 69	\$	76,000.00 2,000.00 78,000.00 8,000.00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907	75 2 77 8 69	\$	76,000,00 2,000.00 78,000.00 8,000.00 70,000.00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.	75 2 77 8 69	\$	76,000,00 2,000.00 78,000.00 8,000.00 70,000.00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year	75 2 77 8 69	\$	76,000,00 2,000.00 78,000.00 8,000.00 70,000.00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.	75 2 77 8 69 8 Number.	\$ 8	76,000,00 2,000.00 78,000.00 8,000.00 70,000.00 8,000.00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.  TOTAL CLAIMS.	75 2 77 8 69 8 Number.	\$ 8	76,000,00 2,000.00 78,000.00 8,000.00 70,000.00 8,000.00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.  TOTAL CLAIMS.  Claims unpaid December 31, 1906, as per last statement  Claims (face value) incurred during the year	75 2 77 8 69 8 8 Number. 80 458	\$ \$	76,000,00 2,000.00 78,000.00 8,000.00 70,000.00 8,000.00 8,000.00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.  TOTAL CLAIMS.  Claims unpaid December 31, 1906, as per last statement  Claims (face value) incurred during the year  Total	75 2 77 8 69 8 8 Number. 80 458 538	\$ \$	76,000.00 2,000.00 78,000.00 8,000.00 70,000.00 8,000.00 Amount. 80,950.00 468,825.92
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.  TOTAL CLAIMS.  Claims unpaid December 31, 1906, as per last statement  Claims (face value) incurred during the year  Total  Claims paid during the year	75 2 77 8 69 8 8 8 8 443	\$ \$ \$	76,000.00 2,000.00 78,000.00 8,000.00 70,000.00 8,000.00  Amount. 80,950.00 468,825.92 549,775.92 453,325.92
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.  TOTAL CLAIMS.  Claims unpaid December 31, 1906, as per last statement  Claims (face value) incurred during the year  Total  Claims paid during the year  Balance	75 2 77 8 69 8 8 8 8 448 95	\$ \$ \$	76,000.00 2,000.00 78,000.00 70,000.00 8,000.00 8,000.00 8,000.00 468,825.92 549,775.92 463,325.92
Benefit certificates written during the year  Total Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907 Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.  TOTAL CLAIMS.  Claims unpaid December 31, 1906, as per last statement Claims (face value) incurred during the year  Total  Claims paid during the year  Balance  Saved by compromising or scaling down claims during the year	75 2 77 8 69 8 8 80 458 558 443 95	\$ \$ \$	76,000,00 2,000,00 78,000,00 8,000,00 70,000,00 8,000,00 Amount. 80,950,00 468,825,92 549,775,92 453,325,92 96,450,00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.  TOTAL CLAIMS.  Claims unpaid December 31, 1906, as per last statement  Claims (face value) incurred during the year  Total  Claims paid during the year  Balance	75 2 77 8 69 8 8 80 458 558 443 95	\$ \$ \$	76,000.00 2,000.00 78,000.00 70,000.00 8,000.00 8,000.00 8,000.00 468,825.92 549,775.92 463,325.92
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.  TOTAL CLAIMS.  Claims unpaid December 31, 1906, as per last statement  Claims (face value) incurred during the year  Total  Claims paid during the year  Balance  Saved by compromising or scaling down claims during the year	75 2 77 8 69 8 8 80 458 558 443 95	\$ \$ \$	76,000,00 2,000,00 78,000,00 8,000,00 70,000,00 8,000,00 Amount. 80,950,00 468,825,92 549,775,92 453,325,92 96,450,00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.  TOTAL CLAIMS.  Claims unpaid December 31, 1906, as per last statement  Claims (face value) incurred during the year  Total  Claims paid during the year  Balance  Saved by compromising or scaling down claims during the year  Claims unpaid December 31, 1907	75 2 77 8 69 8 8 69 458 443 95 95	\$ \$ \$ \$	76,000,00 2,000,00 78,000,00 8,000,00 70,000,00 8,000,00 Amount. 80,950,00 468,825,92 549,775,92 453,325,92 96,450,00
Benefit certificates written during the year  Total  Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1907  Benefit certificates terminated by lapse during the year  EXHIBIT OF DEATH CLAIMS.  TOTAL CLAIMS.  Claims unpaid December 31, 1906, as per last statement  Claims (face value) incurred during the year  Total  Claims paid during the year  Balance  Saved by compromising or scaling down claims during the year  Claims unpaid December 31, 1907  Received during the year from members in North Carolina:	75 2 77 8 69 8 8 69 458 443 95 95	\$   \$   \$   \$   5	76,000,00 2,000,00 78,000,00 8,000,00 70,000,00 8,000,00 Amount. 80,950,00 468,825,92 549,775,92 453,325,92 96,450,00

913.00

#### KNIGHTS OF GIDEON MUTUAL SOCIETY.

Incorporated August 28, 1903.

Reorganized and Commenced Business March 22, 1906,

- -

Total liabilities

J. A. JOYNER, President.

J. J. COOKE, Secretary.

E. H. RIDLEY, Treasurer,

Home Office, 300 Spruce Street, Goldsboro, N. C.

INCOME.	BALANCE SHEET.		
INCOME.	Amount of net ledger assets December 31 of previous year		937.35
For mortuary			
For mortuary			
Gross amount of per capita tax		5, 781, 92	
Dilications			
Total paid by members   \$ 7,985,02	Gross amount of membership fees required or represented by ap-		
Sale of lodge supplies         1,128,59           Total income         9,113,61           Sum of both amounts         \$ 10,050,96	plications	381.44	
Total income- 9,113.61 Sum of both amounts \$ 10,050.96	Total paid by members\$	7,985,02	
Sum of both amounts	Sale of lodge supplies	1,128.59	
	Total income		9,113.61
DISBURSEMENTS.	Sum of both amounts		10,050.96
	DISBURSEMENTS.		
Death claims \$ 4,675.00	Death claims\$	4,675.00	
Salaries of officers and trustees 1,568.00	Salaries of officers and trustees	1,568.00	
Other compensation of office employees 66.75	Other compensation of office employees	66.75	
Traveling and other expenses of officers, trustees and committees 410.43 .	Traveling and other expenses of officers, trustees and committees	410-43	
Insurance Department fees			
Rent			
Advertising, printing and stationery			
Postage, express, telegraph and telephone 275.51			
Lodge supplies			
Expense of Supreme Lodge meeting 233.90 Furniture and fixtures 290.70			
Regalias and lodge supplies 387.15			
Fire insurance 10,25			
	_		
			9,092.07
Balance \$ 958.89	Balance	8	958.89
LEDGER ASSETS.	LEDGER ASSETS.		
Cash in association's office, \$24.56; deposited in banks (not on interest),	Cash in association's office, \$24.56; deposited in banks (not on interest),		
\$934.33\$ 958.89	\$934.33	958.89	
Total ledger assets, as per balance\$ 958.89	Total ledger assets, as per balance		958.89
NON-LEDGER ASSETS.			
		_	387.15
Total admitted assets 1,346-0	Total admitted assets		1.346.04
LIABILITIES.	LIABILITIES.		Q.
Death claims adjusted not yet due	Death claims adjusted not yet due\$	913.00	

#### EVHIDIT OF FUNDS

EARIBIT OF TONOS.	Mortuary.
Balance on hand December 31, 1906\$	937.35
Received during the year from assessments	5,781.92
Received during the year from dues and per capita tax	1,821.66
Received during the year from all other sources	1,510.03
Total\$	10,050.96
Disbursed during the year	9,092 07
Balance on hand December 31, 1907	958.89

#### EXHIBIT OF CERTIFICATES.

#### BUSINESS IN NORTH CAROLINA DURING YEAR

mber.	Amount.
2,572	Not given
1,113	Not given
3,685	Not given
763	Not given
2,922	Not given
	3,685 763

#### EXHIBIT OF DEATH CLAIMS.

#### NORTH CAROLINA CLAIMS.

	Number.	Amount.
Claims (face value) incurred during the year	63	Not given
Total	63	Not given
Claims paid during the year	52	\$ 4,171 00
Claims unpaid December 31, 1907	11	\$ 913.00

### SUPREME LODGE KNIGHTS OF HONOR.

Incorporated June 20, 1884.

Commenced Business June 30, 1873.

L. E. BENTLEY, Supreme Dictator.

FRANK B. SLIGER, Acting Supreme Reporter.

FRANK B. SLIGER, Treasurer.

Home Office, 816 Olive Street, St. Louis, Mo.

#### BALANCE SHEET.

Amount of net lcdger assets December 31 of previous year\$	48,599.41
INCOME.	

Gross amount of assessments paid by members, viz.:	
For mortuary\$	2,534,228.71
Annual dues	346.00
Assessments for expenses	94,728.88
Special fund	2,529,25
Total paid by members\$	2,631,832.84
Interest	3,537.33
Sale of lodge supplies	228.95
Benefit certificates	986.59

Fines\$ Overpayments to deputies returned		
Overpayments to Insurance Department returned		
Total income		2,636.803.33
Sum of both amounts	\$	2,685,402.74
DISBURSEMENTS.		
Death claims\$	2,544,400.00	
Suspense account	2,490.00	
Total benefits paid\$	2,546,890.00	
Salaries of deputies and organizers	26,499.52	
Salaries of officers and trustees	9,169.61	
Salaries of office employees	14.929.18	
Salaries and fees paid to Supreme Medical Examiners	1,999.92	
Traveling and other expenses of officers, trustees and committees	3,014.54	
Insurance Department fees	513.00	
RentAdvertising, printing and stationery	2,700.00 7,972.20	
Postage, express, telegraph and telephone	2,553.80	
Lodge supplies	627.33	
Official publication	2, 955, 25	
Expense of Supreme Lodge meeting	10, 104, 00	
Legal expense in litigating claims	2, 803, 85	
Furniture and fixtures	18.00	
Taxes, repairs and other expenses on real estate	11.14	
National Fraternal Congress	67.50	
Appropriations to Grand Lodges	5.541.51	
Appropriations to Grand Lodges  General expense	5.541.51 943.05	
Appropriations to Grand Lodges  General expense  Total disbursements	943.05	2,639,313.40
General expense	943.05	2,639,313.40 46,089.34
General expense	943.05	
Total disbursements	943.05	
General expense	943.05	
General expense	943.05	
General expense  Total disbursements.  Balance  LEDGER ASSETS.  Book value of bonds (excluding interest)  \$ Deposited in trust companies and banks on interest  Cash in association's office	943.05 \$ 3,704.92 38.618.26 3,766.16	
General expense  Total disbursements.  Balance.  LEDGER ASSETS.  Book value of bonds (excluding interest) \$  Deposited in trust companies and banks on interest  Lash in association's office  Total ledger assets, as per balance.	943.05 \$ 3,704.92 38.618.26 3,766.16	46,089.34
General expense  Total disbursements.  Balance.  LEDGER ASSETS.  Book value of bonds (excluding interest) \$ Deposited in trust companies and banks on interest  Cash in association's office.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.	943.05 \$ 3,704.92 38.618.26 3,766.16 \$	46,089.34
Total disbursements.  Balance.  LEDGER ASSETS.  Book value of bonds (excluding interest) \$ Deposited in trust companies and banks on interest  Cash in association's office  Total ledger assets, as per balance.  NON-LEDGER ASSETS.	943.05 \$ 3,704.92 38.618.26 3,766.16 \$ 27.50	46,089.34
Total disbursements.  Balance.  LEDGER ASSETS.  Book value of honds (excluding interest) \$ Deposited in trust companies and banks on interest  Cash in association's office.  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on bonds.  \$ Interest due and accrued on other assets.	943.05  3,704.92 38.618.26 3,766.16  37.50 49.05	46,089.34
Total disbursements.  Balance.  LEDGER ASSETS.  Book value of bonds (excluding interest) \$ Deposited in trust companies and banks on interest Cash in association's office.  Total ledger assets, as per balance.  NON-LEDGER ASSETS. Interest due and accrued on bonds.  Interest due and accrued on other assets.  Total interest due and accrued.	943.05 \$ 3,704.92 38.618.26 3.766.16 \$ 37.50 49.05	46,089.34 46,089.34
Total disbursements  Balance  LEDGER ASSETS.  Book value of honds (excluding interest) Seposited in trust companies and banks on interest Sash in association's office  Total ledger assets, as per balance  NON-LEDGER ASSETS. Interest due and accrued on other assets  Total interest due and accrued on other assets  Total interest due and accrued on the assets  Total interest due and accrued on the assets.	943.05  3.704.92 38.618.26 3.766.16	46,089.34
General expense  Total disbursements.  Balance.  LEDGER ASSETS.  Book value of honds (excluding interest) \$ Deposited in trust companies and banks on interest  Cash in association's office  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Sinterest due and accrued on other assets  Total interest due and accrued  Market value of bonds over book value.  Assessments actually collected by subordinate lodges not yet turned over	943.05 3,704.92 38.618.26 3,766.16 \$ 37.50 49.05	46, 089.34 46, 089.34 86, 55 40, 00
Total disbursements  Balance  LEDGER ASSETS.  Book value of bonds (excluding interest)	943.05 \$ 3.704.92 38.618.26 3.766.16 \$ 37.50 49.05	46,089.34 46,089.34 86.55 40.00
General expense  Total disbursements  Balance  LEDGER ASSETS  Book value of honds (excluding interest)  Seposited in trust companies and banks on interest  Cash in association's office  Total ledger assets, as per balance  NON-LEDGER ASSETS, Interest due and accrued on bonds Interest due and accrued on other assets  Total interest due and accrued on other assets  Assessments actually collected by subordinate lodges not yet turned over the Lodge.  Lodge- Longer assessments (collected)	943.05  3.704.92 38.618.26 3.766.16  \$ 37.50 49.05	46,089.34 46,089.34 86.55 40.00 147,163.37 7,971.54
General expense  Total disbursements.  Balance.  LEDGER ASSETS.  Book value of bonds (excluding interest) \$ Deposited in trust companies and banks on interest  Cash in association's office  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Interest due and accrued on bonds  Total interest due and accrued Market value of bonds over book value.  Assessments actually collected by subordinate lodges not yet turned over the Lodge.  General fund expense assessments (collected)  Judgment, \$2,691.05; fixtures, \$4,666.49	943-05  3,704-92 38.618.26 3,766.16  37.50 49.05	46,089.34 46,089.34 86.55 40.00 147,163.37 7,971.54 7,357.54
Total disbursements Balance  LEDGER ASSETS. Book value of honds (excluding interest) \$ Deposited in trust companies and banks on interest Lash in association's office  Total ledger assets, as per balance  NON-LEDGER ASSETS. Interest due and accrued on other assets Total interest due and accrued on other assets  Total interest due and accrued on other assets Lassessments actually collected by subordinate lodges not yet turned over thodge.  Lodge	943.05  3,704.92 38.618.26 3,766.16  \$ 37.50 49.05	46,089.34 46,089.34 86.55 40.00 147,163.37 7,971.54 7,377.54 1,307.68
General expense  Total disbursements  Balance  LEDGER ASSETS.  Book value of bonds (excluding interest)  Seposited in trust companies and banks on interest  Cash in association's office  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Interest due and accrued on other assets  Total interest due and accrued on other assets  Total interest due and accrued on other assets  Lodge  Lodge  Jeneral fund expense assessments (collected)  Judgment, \$2,691.65; fixtures, \$4,666.49  Lupplies, \$1,28.81; Boston Regalia Co., \$19,50.  Due from Grand and subordinate lodges	943.05  3.704.92 38.618.26 3.766.16  \$ 37.50 49.05	46,089.34 46,089.34 86,55 40,00 147,163.37 7,971.54 7,357.54 1,307.68 510.37
General expense  Total disbursements.  Balance  LEDGER ASSETS.  Book value of bonds (excluding interest) \$ Deposited in trust companies and banks on interest  Cash in association's office  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on bonds Interest due and accrued on other assets.  Total interest due and accrued Market value of bonds over book value.  Assessments actually collected by subordinate lodges not yet turned over Lodge.  Lodge.  Lodge.  Longer J. (28, 29) 1.65; fixtures, \$4,666,19 Supplies, \$1,288,18; Boston Regalia Co., \$19,50.  Due from Grand and subordinate lodges.  Gross assets.	943.05  3.704.92 38.618.26 3.766.16  \$ 37.50 49.05	46,089.34 46,089.34 86.55 40.00 147,163.37 7,971.54 7,377.54 1,307.68
General expense  Total disbursements.  Balance  LEDGER ASSETS.  Book value of bonds (excluding interest) \$ Deposited in trust companies and banks on interest  Cash in association's office  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Total interest due and accrued on start value of bonds over book value.  Assessments actually collected by subordinate lodges not yet turned over Lodge.  General fund expense assessments (collected)  Judgment, \$2,591.65; fixtures, \$4,666.49  Judgment, \$2,591.85; Boston Regalia Co., \$19,50.  Due from Grand and subordinate lodges  Gross assets.  DEDUCT ASSETS NOT ADMITTED.	943-05 \$ 3,704-92 88.618.26 3,766.16 \$ 37.50 49.05	46,089.34 46,089.34 86,55 40,00 147,163.37 7,971.54 7,357.54 1,307.68 510.37
Total disbursements Balance  LEDGER ASSETS. Book value of honds (excluding interest)	943.05  3,704.92 38.618.26 3,766.16  37.50 49.05	46,089.34 46,089.34 86,55 40,00 147,163.37 7,971.54 7,357.54 1,307.68 510.37
General expense  Total disbursements.  Balance.  LEDGER ASSETS.  Book value of bonds (excluding interest) \$ Deposited in trust companies and banks on interest  Cash in association's office  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Interest due and accrued on other assets.  Total interest due and accrued  Market value of bonds over book value.  Issessments actually collected by subordinate lodges not yet turned over the body of the body of the body of the body over body value.  Supplies, \$1,288,18; Boston Regalia Co., \$19,50.  Due from Grand and subordinate lodges.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Fixtures.  Supplies	943.05  3,704.92 38.618.26 3,766.16  37.50 49.05 to Supreme	46,089.34 46,089.34 86,55 40,00 147,163.37 7,971.54 7,357.54 1,307.68 510.37
General expense  Total disbursements.  Balance.  LEDGER ASSETS.  Book value of bonds (excluding interest) \$ Deposited in trust companies and banks on interest  Cash in association's office  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on bonds  Interest due and accrued on other assets.  Total interest due and accrued  Market value of bonds over book value.  Issessments actually collected by subordinate lodges not yet turned over the body of the body of the body of the body over body value.  Supplies, \$1,288,18; Boston Regalia Co., \$19,50.  Due from Grand and subordinate lodges.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Fixtures.  Supplies	943.05  3,704.92 38.618.26 3,766.16  37.50 49.05	46,089.34  46,089.34  86,55 40,00  147,163.37 7,971.54 1,307.68 510.37  210,526.39
Balance  LEDGER ASSETS.  Book value of bonds (excluding interest) \$ Deposited in trust companies and banks on interest  Cash in association's office  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest due and accrued on bonds Interest due and accrued on other assets.  Total interest due and accrued  Market value of bonds over book value.  Assessments actually collected by subordinate lodges not yet turned over Lodge.  General fund expense assessments (collected)  Judgment, \$2,69,165; fixtures, \$4,866,49  Supplies, \$1,288,185; Boston Regalia Co., \$19,50.  Due from Grand and subordinate lodges.  Gross assets.	943.05  3.704.92 38.618.26 3.766.16  \$ 37.50 49.05  to Supreme  4.666.49 1.288.18 2.691.05	46,089.34 46,089.34 86,55 40,00 147,163.37 7,971.54 7,357.54 1,307.68 510.37

26,222 \$ 42,409.750.00

2,426,350.00

17,727,187 50

1,399

12,331

LIABILITIES,		
Death claims due and unpaid         \$ 10.563.           Death claims adjusted not yet due         445,750.           Death claims resisted         19,500.           Death claims reported but not yet adjusted         116,900.	00	
Total unpaid claims Salaries, rents, expenses, commissions, etc., due or accrued December bills	-	592, 713, 46 122 20 441, 10
Total liabilities	-\$	
EXHIBIT OF FUNDS.	-	
Mortuary. Special.		Bonds.
	-	
Received during the year from interest and dividends, 3,106.39	-	
Total \$ 2,565,191.29 \$ 3,700.45 Transferred to other funds \$ 3,700.00	\$	
Balance\$ 2,565,191.29 \$ .45	\$	
Received by transfers	_	3.704.92
Balance after transfers \$ 2.565, 191.29 \$ .45 Disbursed during the year \$ 2.546, 890.00	\$	3,704.92
Balance on hand December 31, 1907 \$ 18,301.29 \$ .45		3.704.92
Expense:           Balance on hand December 31, 1906.         \$19,572.02           Received during the year from assessments         94,728.88           Received during the year from linterest and dividends         430.94           Received during the year from dues and per capita tax         346.00           Received during the year from all other sources         1,443.41	\$	Total 48,599.41 2,628,957.59 3,537.33 346.00 3,962.41
Total \$ 116,511.00 Transferred to other funds 4.92	\$	2,685,402.74 3,704.92
Balance \$ 116,506.08 Received by transfers	\$	2, 681, 697, 82 3, 704, 92
Balance after transfers \$ 116,506.08 Disbursed during the year 92,423.40	\$	2,685,402.74 2,639,313.40
Balance on hand December 31, 1907 \$ 24,082.68	\$	46,089.34
EXHIBIT OF CERTIFICATES.	_	
TOTAL BUSINESS OF THE YEAR.  Benefit certificates in force December 31, 1906, as per last statement.  Benefit certificates written during the year.  2,396  Benefit certificates increased during the year.	\$	Amount. 60,592,287.50 1,964.500.00 6,500.00
Total         39,952           Deduct terminated or decreased during the year         13,730	\$	62,563,287.50 20,153,537.50

Total benefit certificates in force December 31, 1907 -----

Benefit certificates terminated by death during the year.....

Benefit certificates terminated by lapse during the year ----

-----\$ 45,513.78

#### BUSINESS IN NORTH CAROLINA DURING YEAR.

BUSINESS IN NORTH CAROLINA DURING 12.	TALLAS.		
	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement.	557	\$	964,850.00
Benefit certificates written during the year	3		2,000.00
Total	560	S	966, 850, 00
Deduct terminated or decreased during the year	190		303,100.00
	370	_	
Total benefit certificates in force December 31, 1907	22	\$	663, 750, 00 43, 000, 00
Benefit certificates terminated by lapse during the year	168		260, 100, 00
benefit certificates terminated by lapse during the year	100	_	260, 100, 00
EXHIBIT OF DEATH CLAIMS,			
TOTAL CLAIMS.			
	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	403	\$	717, 863, 46
Claims (face value) incurred during the year	1,399		2,426,350.00
Total	1,802	8	3, 144, 213, 46
Claims paid during the year	1,462		2,544,400.00
Balance	340		599, 813, 46
Saved by compromising or scaling down claims during the year		0	7, 100.00
		-	
Claims unpaid December 31, 1907	340	\$	592.713.46
NORTH CAROLINA CLAIMS.			
TOTAL ONLOGICA	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	7	\$	14,000.00
Claims (face value) incurred during the year	22		43,000 00
Total	29	S	57, 000. 00
Claims paid during the year	20		39,000.00
		_	
Claims unpaid December 31, 1907	9	\$	18,000.00
Received during the year from members in North Carolina:			
Mortuary	\$ 44,168.2	8.	
Expenses			

## KNIGHTS OF THE MACCABEES OF THE WORLD,

Incorporated September 11, 1885,

Sum of both amounts

Balance ....

Commenced Business September 1, 1883.

D. P. MARKEY, President,

L. E. SISLER, Secretary.

-----\$ 10,866,565.96

3,832,421.39

6,984,144.57

Home Office, Port Huron, Mich.

#### BALANCE SHEET.

BABANCE SHEET.		
Amount of net ledger assets December 31 of previous year	\$	6,062,789.11
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	4,092,674.76	
For sick and accident	88,570.09	
Gross amount of per capita tax	339,155.68	
Annual dues	1,311.15	
Assessments for expenses	22,144.10	
Gross amount of membership fees required or represented by appli-		
cations.	18,609.60	
Total paid by members\$	4,562,465.38	
Interest on bonds	227,663.81	
Interest from all other sources	11,847.66	
Gross rent from association's property	1,800.00	
Total income		4,803,776,85

#### DISBURSEMENTS.

Death claims	3,118,455.76
Total permanent disability claims	222,045.76
Sick and accident claims	82, 250. 92
Relief fund loans	612.42
Payments returned to members	3,944.03
Total benefits paid	3,427,308.89
Commissions and fees paid to or retained by deputies or organizers	90,468.34
Great Camp organization	162,789.17
Salaries of officers and trustees	23,813.76
Salaries of office employees	43,200.19
Salaries and fees paid to Supreme Medical Examiners	8,288.95
Traveling and other expenses of officers, trustees and committees	3,737.01
Insurance Department fees	970.88
Rent	615.00
Advertising, printing and stationery	14.317.97
Postage, express, telegraph and telephone	12,388.81
Lodge supplies	4,033.40
Official publication	18,278.74
Legal expense in litigating claims, \$24,341.03; other legal expenses,	
\$4,018.88	28, 359. 86
Furniture and fixtures	672.82
Taxes, repairs and other expenses on real estate	1,287.19
Charged off on real estate	37.707.72
Miscellaneous	4,182.69
Total disbursements.	

#### LEDGED ASSETS

LEDGER ASSETS.		
Book value of real estate	\$ 100,003.34	
Book value of bonds		
Deposited in trust companies and banks on interest		
Cash in association's office, \$1,025; deposited in banks (not on intere-	est),	
\$323,527.13	324, 552. 13	
Personal debit balances	54.552.56	
Total ledger assets, as per balance		8 6,984,144.57
NON-LEDGER ASSETS.		
Interest due (\$4,536.02) and accrued (\$102.568.36) on bonds	2 107 104 00	
Interest due (\$4,536.02) and accrued (\$102,568.36) on bonds  Interest due and accrued on deposits		
Rent due and accrued		
Total interest and rents due and accrued		108,391.93
Assessments actually collected by subordinate lodges not yet turned		349,000.00
Lodge		
Gross assets		7,441,536.50
DEDUCT ASSETS NOT ADMITTED.		
Personal debit balances		54,552.56
Total admitted assets		7,386,983.94
LIABILITIES.		
Death claims adjusted not yet due Death claims resisted		
Death claims resisted  Death claims reported but not yet adjusted		
Total death claims		412,023.26
Sick and accident claims due and unpaid		
Sick and accident claims in process of adjustment		
Total sick and accident claims		1.642.00
Total sick and accident claims Total unpaid claims		413.665.26
Total sick and accident claims		413.665.26
Total sick and accident claims Total unpaid claims		413.665.26 28.127.27
Total sick and accident claims  Total unpaid claims  Salaries, rents, expenses, commissions, etc., due or accrued  Total liabilities		413.665.26 28.127.27
Total sick and accident claims  Total unpaid claims  Salaries, rents, expenses, commissions, etc., due or accrued  Total liabilities  EXHIBIT OF FUNDS.		413.665.26 28.127.27 441.792.53
Total sick and accident claims  Total unpaid claims.  Salaries, rents, expenses, commissions, etc., due or accrued.  Total liabilities  EXHIBIT OF FUNDS.  Mortuary.	\$ Emergency.	413.665.26 28.127.27 441.792.53 Relief.
Total sick and accident claims  Total unpaid claims  Salaries, rents, expenses, commissions, etc., due or accrued  Total liabilities  EXHIBIT OF FUNDS.  Mortuary.  Balance on hand December 31, 1906.  \$ 370, 823.50	Emergency. \$ 5,515,006.98 \$	413.665.26 28,127.27 441.792.53 Relief. 7,462.57
Total sick and accident claims  Total unpaid claims  Salaries, rents, expenses, commissions, etc., due or accrued  Total liabilities  EXHIBIT OF FUNDS.  Mortuary.  Balance on hand December 31, 1906. \$ 370, 823.50  Received during the year from assessments. 4,092, 674.76	Emergency. \$ 5,515,006.98	413.665.26 28.127.27 441.792.53 Relief. 7.462.57
Total sick and accident claims  Total unpaid claims  Salaries, rents, expenses, commissions, etc., due or accrued  Total liabilities  EXHIBIT OF FUNDS.  Mortuary.  Balance on hand December 31, 1966. \$ 370, 823,50  Received during the year from assessments. 4,002,674  Received during the year from interest and dividends. 231,545,75	Emergency. \$ 5,515,006.98	413.665.26 28.127.27 441.792.53 Relief. 5 7,462.57
Total sick and accident claims	Emergency. \$ 5,515,006,98 \$	413.665.26 28.127.27 441.792.53 **Relief.** 5 7.462.57 168.37 5 7.630.94
Total sick and accident claims  Total unpaid claims  Salaries, rents, expenses, commissions, etc., due or accrued  Total liabilities  EXHIBIT OF FUNDS.  Mortuary.  Balance on hand December 31, 1966. \$ 370, 823,50  Received during the year from assessments. 4,002,674  Received during the year from interest and dividends. 231,545,75	Emergency. \$ 5,515,006.98	413.665.26 28.127.27 441.792.53 **Relief.** 5 7.462.57 168.37 5 7.630.94
Total sick and accident claims	Emergency. \$ 5,515,006.98 \$ \$ 5,515,006.98 \$	413.665.26 28.127.27 441.792.53 Relief. 5 7.462.57 168.37 5 7.630.94
Total sick and accident claims	Emergency. \$ 5,515,006.98 \$ \$ 5,515,006.98 \$	413.665.26 28.127.27 441.792.53 Relief. 5 7.462.57 168.37 5 7.630.94
Total sick and accident claims	Emergency. \$ 5.515,006,98 \$ \$ 5,515,006,98 \$ \$ 5,515,006,98 \$	413, 665, 26 28, 127, 27 441, 792, 53  Relief, 7, 462, 57 168, 37 5, 7630, 94 8, 415, 19
Total sick and accident claims   Total unpaid claims	Emergency. \$ 5.515,006,98 \$ \$ 5,515,006,98 \$ \$ 5,515,006,98 \$ \$ 5,515,006,98 \$ \$ 969,029.56	413, 665, 26 28, 127, 27 441, 792, 53  Relief, 7, 462, 57 168, 37 5, 7630, 94 8, 415, 19
Total sick and accident claims	Emergency. \$ 5.515,006,98 \$ \$ 5,515,006,98 \$ \$ 5,515,006,98 \$ 969,029,56 \$ \$ 6,484,036,54 \$	413.665.26 28.127.27 441.792.53  Relief. 5 7.462.57 168.37 7.630.94 5 7.630.94 8.415.19 16.046.13 612.42
Total sick and accident claims	Emergency. \$ 5.515,006,98 \$ \$ 5,515,006,98 \$ \$ 5,515,006,98 \$ 969,029,56 \$ \$ 6,484,036,54 \$	413.665.26 28.127.27 441.792.53  Relief. 5 7.462.57 168.37 7.630.94 5 7.630.94 8.415.19 16.046.13 612.42
Total sick and accident claims	Emergency. \$ 5.515,006.98 \$ \$ 5,515,006.98 \$ \$ 5,515,006.98 \$ 969,029.66 \$ 6,484,036.54 \$ \$ 6,484,036.54 \$	413.665.26 28.127.27 441.792.53  Relief. 5 7.462.57 168.37 7.630.94 5.415.19 16.946.13 612.42 15.433.71
Total sick and accident claims	Emergency. \$ 5.515,006.98 \$ \$ 5.515,006.98 \$ \$ 5.515,006.98 \$ \$ 969,029.66 \$ \$ 6.484,036.54 \$  Expense.	413.665.26 28.127.27 441.792.53  Relief. 7.462.57 168.37 7.630.94 8.415.19 16.046.13 612.42 15.433.71  Total.
Total sick and accident claims	Emergency, \$ 5.515,006,98 \$ \$ 5.515,006,98 \$ \$ 5.515,006,98 \$ \$ 6.484,036,54 \$	413.665.26 28.127.27 441.792.53  Relief. 5 7.462.57 168.37 7.630.94 8,415.19 16,006.13 612.42 15.433.71  Total. 6.062.789.11
Total sick and accident claims	Emergency. \$ 5.515,006.98 \$ \$ 5,515,006.98 \$ \$ 5,515,006.98 \$ \$ 5,515,006.98 \$ \$ 6,484,036.54 \$  Expense. \$ 142,389.32 \$ 22,144.10	# 413.665.26  28.127.27  441.792.53  **Relief.* 5
Total sick and accident claims	Emergency, \$ 5.515,006,98 \$ \$ 5.515,006,98 \$ \$ 5.515,006,98 \$ \$ 6.484,036,54 \$	413.665.26 28.127.27 441.792.53  Relief. 5 7.462.57 168.37 7.630.94 8,415.19 16,006.13 612.42 15.433.71  Total. 6.062.789.11
Total sick and accident claims	Emergency. \$ 5.515,006.98 \$ \$ 5,515,006.98 \$ \$ 5,515,006.98 \$ \$ 5,515,006.98 \$ \$ 6,484,036.54 \$  Expense. \$ 142,389.32 \$ 22,144.10	# 413.665.26  28.127.27  441.792.53  **Relief.* 5
Total sick and accident claims	Emergency. \$ 5.515,006.98 \$ \$ 5,515,006.98 \$ \$ 5,515,006.98 \$ 969,029.66 \$ 6,484,036.54 \$ \$ 6,484,036.54 \$  Expense. \$ 142.889.32 \$ 22,144.10 1,018.61	413.665.26 28.127.27 441.792.53  Retief. 5 7.462.57 168.37 7 ,630.94 8 ,415.19 16,046.13 612.42 15,433.71  Total. 6,062.789.11 4,203.388.95 239.511.47
Total sick and accident claims  Total unpaid claims  Salaries, rents, expenses, commissions, etc., due or accrued.  Total liabilities  EXHIBIT OF FUNDS.  Mortuary.  Balance on hand December 31, 1906.  Received during the year from assessments.  Total.  Total.  \$4,092,674.76  Received during the year from interest and dividends.  \$231,545.75  Total.  \$4,696,044.01  Transferred to other funds.  \$3,724,083.93  Received by transfers.  \$3,724,083.93  Received by transfers.  \$3,724,083.93  Balance after transfers.  \$3,724,083.93  Balance and December 31, 1907.  \$355,297.35  Balance on hand December 31, 1907.  \$468,040.01  \$71,067.47  Received during the year from assessments.  \$8,85,706.05  Received during the year from assessments.  \$8,85,706.05  Received during the year from interest and dividends.  Received during the year from interest and dividends.  Received during the year from interest and dividends.  Received during the year from interest and dividends.	Emergency. \$ 5.515,006.98 \$ \$ 5.515,006.98 \$ \$ 5.515,006.98 \$ \$ 5.515,006.98 \$ \$ 6.484,036.54 \$  Expense. \$ 142,389.32 \$ 22,144.10 1,018.61 \$ 340,466.83 \$ 20,409.60	413.665.26 28.127.27 441.792.53  Relief. 7.462.57 168.37 7.630.94 8.415.19 16.046.13 612.42 15.433.71  Total. 6.062.789.11 4.203.388.96 239.511.47 340.466.83

Transferred to other funds\$ 8,599.17 \$		\$ 979,559.25
Balance\$ 113,856.40 \$	526,428.46	\$ 9,887,006.71
Received by transfers	2,114.50	979.559.25
Balance after transfers\$ 113,856.40 \$	528,542.96	
Disbursed during the year 82,250.92	430,771.47	3,882,421.39
Balance on hand December 31, 1907\$ 31,605.48 \$	97,771.49	\$ 6,984,144.57
EXHIBIT OF CERTIFICATES.		
TOTAL BUSINESS OF THE YEAR,		
Benefit certificates in force December 31, 1906, as per last statement	Number. 285.823	Amount. \$ 357,470,291.61
Benefit certificates written during the year	25,243	21,810,250.00
Total	311,066	\$ 379,280,541.61
Deduct terminated or decreased during the year	29,249	28,952,623,61
Total benefit certificates in force December 31, 1907		\$ 350,327,918.00
Benefit certificates terminated by death during the year		3,253,975.85
Benefit certificates terminated by lapse during the year	26,847	25,698,647.76
BUSINESS IN NORTH CAROLINA DURING YEA	R.	
Benefit certificates in force December 31, 1906, as per last statement	Number.	A mount.
Benefit certificates written during the year		\$ 269,500.00 287,750.00
Total	713	
Deduct terminated or decreased during the year	166	118,000.00
Total benefit certificates in force December 31, 1907	547	\$ 439,250.00
Benefit certificates terminated by death during the year	4	2,500.00
Benefit certificates terminated by lapse during the year	162	115,500.00
EXHIBIT OF DEATH CLAIMS.		
TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1906	314	
Error.	55	112,915.61
Balance	259	\$ 309,072.72
Revived	10	5,691.26
Corrected balance December 31, 1906	269	\$ 314,763.98
Deaths of which notice only has been received		63,000.00 3,258,975.85
Total	2,717	\$ 3,316,739.83
Claims paid during the year		3,118,455.76
Balance	313	\$ 513,284.07
Saved by compromising or scaling down claims during the year		101, 260.81
Claims unpaid December 31, 1907	313	\$ 412,023.26
NORTH CAROLINA CLAIMS.		- model .
Claims incurred during the year	Number. 4	Amount. \$ 2,500.00
	4	\$ 2,500.00
Total	3	1,500.00
Claims unpaid December 31, 1907	1	\$ 1,000.00
ciams unpaid December of, 1991		

5,095.41

#### EXHIBIT OF TOTAL PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906	805	\$	876, 309, 99
Incurred during 1907	288	_	462.533.32
Total	1,093	\$	1,338,843.31
Paid during 1907	151	_	222.045.76
Balance	942	\$	1,116,797.55
Discounted and otherwise disposed of	158		290,793.59
Claims unpaid December 31, 1907	784	\$	826,003.96
Claims discounted during 1907			110.304.76
Claims disposed of on restored list, 1907			44,225.00
Claims disposed of on mortuary list, 1907			133,550.85
Claims dropped in 1907	3	_	2,712.98
Total as above	158	\$	290,793.59
EXHIBIT OF SICK AND ACCIDENT CLAIR	MS.		
TOTAL CLAIMS.	Number.		t an in cont
Claims unpaid December 31, 1906, as per last statement		0	Amount, 2,767,54
Claims incurred during the year		0	71, 179, 49
Total		_	
Total		\$	73, 947. 02 72, 305. 02
		_	
Claims unpaid December 31, 1907	69	\$	1.642.00
NORTH CAROLINA CLAIMS,	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	2	s	200.00
Claims incurred during the year	28	ф	669, 50
Total	30	0	869, 50
Claims paid during the year		Þ	849.50
Maims unpaid December 31, 1907		8	20.00
same dipart Decimes of, 1997		6	20.00
Received during the year from members in North Carolina:			
Mortuary			
Sick and accident	876.9		
Expenses	752.8	5	

## SUPREME LODGE KNIGHTS OF PYTHIAS "INSURANCE DEPARTMENT."

Reincorporated June 29, 1894.

Commenced Business October 1, 1877.

CHARLES S. F. NEAL, President.

CARLOS S. HARDY, Secretary.

Home Office, 315 Dearborn Street, Chicago, Ill.

#### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year	1,766,924.22
INCOME.	
Gross amount of assessments paid by members, viz.:	
For mortuary\$ 1,893,339.07	
For reserve 170,415.04	•
Assessments for expenses	
Gross amount of membership fees required or represented by applica-	
tions 15,168,05	
Total paid by members\$ 2,433,221.24	
Interest on mortgage loans 10,384,43	
Interest on bonds 61,581.52	
Interest from all other sources	
Sale of lodge supplies 1,828.85	
Received from Lexington company 100 00	

Total income. 2,510,594.02 Sum of both amounts \$ 4.277.518.24

#### DISBURSEMENTS.

Donail Claims	1,041,024.04
Refund account, rejected applications and overpayments	5,342.72
Total benefits paid\$	1,652,737.56
Commissions and fees paid to or retained by deputies or organizers	192,729.76
Salaries of officers and trustees	21,106.53
Salaries of office employees	50,591.60
Salaries and fees paid to Supreme Medical Examiners	3,600.00
Salaries and fees paid to subordinate medical examiners	21,539.03
Traveling and other expenses of officers, trustees and committees	10,775.81
For collection and remittance of assessments and dues	115,150.55
Insurance Department fees	1,033.00
Rent.	5,410.62
Advertising, printing and stationery	24,628.37
Postage, express, telegraph and telephone	10,914.18
Lodge supplies	1,084.12
Official publication	6,029.49
Expense of Supreme Lodge meeting	385.23
Legal expense	9,026.41
Furniture and fixtures	2,580.12
Taxes, repairs and other expenses on real estate	690.57
Loss on sale or maturity of ledger assets	6,299.26
Adjustment of book value of bonds	3,034.02
Premiums on fidelity bonds	2,319.06

Actuarial expense\$	2,090.95	
Exchange	765.45	
Miscellaneous office expense	2,129.21	
Sundry expenses		
Total disbursements	\$	2,147,622.38
Balance	\$	2,129,895.86
LEDGER ASSETS.		
Book value of real estate\$ Mortgage loans on real estate	34,300.00	
	285,000.00 1.662,062,54	
Deposited in trust companies and banks on interest	71,023.05	
Cash in association's office, \$1,500; deposited in banks (not on interest).	71,020100	
\$3,000	4,500.00	
Organizers' balances	55,049.07	
Judgment mortgage (E, L. Parker)	17,401.89	
Due from Supreme Lodge, \$446.25; tenders outstanding, \$113.06	559.31	
Total ledger assets, as per balance	\$	2,129,895.86
NON-LEDGER ASSETS.		
interest due and accrued on mortgages\$	701.04	
interest due and accrued on bonds		
interest due and accrued on other assets	88.33	
Total interest due and accrued		
Assessments actually collected by subordinate lodges not yet turned over		17,063.16
Lodge		29, 054, 03
Office furniture, fixtures and supplies		9,428.35
Gross assets	\$	2,185,441.40
DEDUCT ASSETS NOT ADMITTED.		
Balance due from organizers, not secured by bonds\$	55,049.07	
Book value of bonds over market value		
Office furniture, fixtures and supplies.	9,428.35	
Total		99,128.78
Total admitted assets	s	2,086,312.62
LIABILITIES.		
Death claims resisted\$	12,000.00	
Death claims reported but not yet adjusted	115,500.00	
Total death claims		127,500.00
Salaries, rents, expenses, commissions, etc., due or accrued		36,499.23
Advance assessments		11,152.88
Total liabilities		175, 152, 11
	==	
EXHIBIT OF FUNDS.	ortuary.	Reserve.
Balance on hand December 31, 1906		neserve.
Received during the year from assessments 2,		
Received during the year from interest and dividends		
Total		
Fransferred to other funds		
number 1		
Balance\$ Disbursed during the year		
Balance on hand December 31, 1907	637,124.21 \$	170, 415.04

1

	Expense.	Total.
Balance on hand December 31, 1906	421,664.87	\$ 1,766,924.22
Received during the year from assessments	354,299.08	2,418,053.19
Received during the year from interest and dividends	24,180.58	75,443.93
Received during the year from all other sources	17,096.90	17,096.90
Total\$	817,241.43	\$ 4,277,518.24
Disbursed during the year	494,884.82	2,147,622.38
Balance on hand December 31, 1907	322,356.61	\$ 2,129,895.86
=		
EXHIBIT OF CERTIFICATES.		
TOTAL BUSINESS OF THE YEAR.		
	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	81,819	
Benefit certificates written during the year	11,882	15,542,000.00
Total	93,701	\$ 140,987,000.00
Deduct terminated or decreased during the year	12,580	16,075,500.00
Total benefit certificates in force December 31, 1907	81,121	
Benefit certificates terminated by death during the year	900	1,647,000.00
Benefit certificates terminated by lapse during the year	11.680	14,428,500.00
and the first state of the first		
BUSINESS IN NORTH CAROLINA DURING THE YE	4.5	
BUSINESS IN NORTH CAROLINA DURING THE YE		
D. C. 10	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement		
Benefit certificates written during the year	514	629,000.00
Total	3,216	\$ 4,772,000.00
Deduct terminated or decreased during the year	384	504,000.00
Total benefit certificates in force December 31, 1907	2,832	\$ 4,268,000.00
Benefit certificates terminated by death during the year		27,000.00
Benefit certificates terminated by lapse during the year	368	477,000.00
THE PART OF THE PART OF THE		
EXHIBIT OF DEATH CLAIMS.		
TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1906, as per last statement.	100	
Claims (face value) incurred during the year		1,647,000.00
Total	1,000	
Claims paid during the year		1,647,394.84
Balance	75	\$ 171,105.16
Saved by compromising or scaling down claims during the year		43,605.16
Claims unpaid December 31, 1907	. 75	\$ 127,500.00
NORTH CAROLINA CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1906, as per last statement		
Claims (face value) incurred during the year		27,000.00
Total	18	
	18	
Claims paid during the year		27,585.00
Balance	1	\$ 3,465.00
Saved by compromising or scaling down claims during the year		1,465.00
Claims unpaid December 31, 1907	1	\$ 2,000.00

## LADIES OF THE MACCABEES OF THE WORLD.

Incorporated April 6, 1897.

Commenced Business October 1, 1892.

MRS. LILLIAN M. HOLLISTER, President.

MISS BINA M. WEST, Secretary,

Sum of both amounts -----

MRS. NELLIE C. V. HEPPERT, Treasurer.

Home Office, Port Huron, Michigan,

BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year		2,270,435.33
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary	741,897.99	
For reserve	549,028.87	
Gross amount per capita tax	173,083.85	
Assessments for expenses	70,248.93	
Gross amount of membership fees required or represented by applica-		
tions	3,986.00	
Medical examiners' fees	1,040.75	
Total paid by members	1,539,286.39	
Interest on bonds	92,414.95	
Interest from all other sources	4, 190. 75	
Sale of lodge supplies	944.60	
Bonds subordinate hive officers	1,592.89	
Defunct hive funds	2.56	
Subscriptions to the Ladies' Review Hive and hive fund	7,450.85	
Total income		1,645,882.29

#### DISBURSEMENTS.

DISBURSEMENTS,	
Death claims\$	740,024.77
Total permanent disability claims	14,540.46
Payments returned to members	2,898.49
Total benefits paid\$	757,463.72
Commissions and fees paid to or retained by deputies or organizers	35,301.52
Salaries of deputies and organizers	71.000.60
Salaries of officers and trustees	15,000.00
Salaries of office employees	31,357.72
Traveling and other expenses of officers, trustees and committees	3,837.13
Insurance Department fees	1,256.03
Rent	2,400.00
Advertising, printing and stationery	8,871.19
Postage, express, telegraph and telephone	8,771.00
Official publication	27, 153.61
Expense of Supreme Lodge meeting	28,529,70
Legal expense in litigating claims, \$18,795.44; other legal expenses,	
\$2,547.65	21,343.09
Furniture and fixtures	1,443.10
Janitor	812.88
Light	340.17
Fire insurance	126.15

Class work\$ 1,373.30°	
Cash prizes 21,205.50	
District medical examiners' expenses         4,929.21           Miscellaneous         2,461.71	
Total disbursements\$	1,044,977.33
Balance	
balance	2,871,340.29
LEDGER ASSETS.	
Book value of bonds\$ 2,722,159.06	
Deposited in trust companies and banks on interest 139,394.85	
Cash in association's office	
Total ledger assets, as per balance\$	2,871,340.29
NON-LEDGER ASSETS,	
Interest due and accrued on bonds\$ 27,385,21	
Interest due and accrued on other assets	
- Total interest due and accrued	28,635.05
Assessments actually collected by subordinate lodges not yet turned over to Supreme	
Lodge	106,000.00
Per capita tax on benefit members now in hands of record keepers——————————————————————————————————	12,500.00
Furniture, fixtures and safes	5,500.00 11,742.25
Supplies, printed matter, stationery	10,467.97
Gross assets	3,046,185,56
DEDUCT ASSETS NOT ADMITTED.	0,040,100.00
Furniture, fixtures and safes	
10, 401, 31	22,210.22
Total admitted assets \$	
Total admitted assets	3,023,975.34
LIABILITIES.	3,023,975.34
LIABILITIES.	3.023,975.34
=	3.023,975.34
LIABILITIES.  Death claims resisted\$ 6,000.00  Death claims reported but not yet adjusted\$ 66,364.29  Present value of disability claims payable in instalments, one-tenth	3.023, 975.34
LIABILITIES.  Death claims resisted \$ 6,000.00  Death claims reported but not yet adjusted 66,364.29	3,023,975.34
LIABILITIES.  Death claims resisted\$ 6,000.00  Death claims reported but not yet adjusted\$ 66,364.29  Present value of disability claims payable in instalments, one-tenth	3,023,975,34
Clabilities   Clabilities	
Clabilities   Clabilities	116,316,72 25,620,68 1,512.87
LIABILITIES.  Death claims resisted \$6,000.00 Death claims reported but not yet adjusted 66,364.29 Present value of disability claims payable in instalments, one-tenth annually 43,952.43  Total death and disability claims Salaries, expenses, rents, commissions, etc., due or accrued Legal expenses on claims Payments to be returned	116,316.72 25,620,58
Clabilities   Clabilities	116,316,72 25,620,68 1,512.87
LIABILITIES.  Death claims resisted \$6,000.00 Death claims reported but not yet adjusted 66,364.29 Present value of disability claims payable in instalments, one-tenth annually 43,952.43  Total death and disability claims Salaries, expenses, rents, commissions, etc., due or accrued Legal expenses on claims Payments to be returned	116,316.72 25,620.58 1,512.87 64.20
LIABILITIES.  Death claims resisted \$6,000.00  Death claims reported but not yet adjusted 66,364.29  Present value of disability claims payable in instalments, one-tenth annually 43,952.43  Total death and disability claims \$  Salaries, expenses, rents, commissions, etc., due or accrued Legal expenses on claims Payments to be returned Total liabilities \$  EXHIBIT OF FUNDS.	116,316.72 25,620.58 1,512.87 64.20
Clabilities	116,316.72 25,620,58 1,512.87 64.20 143,514.37 Reserve. 2,150,431.20
Death claims resisted   \$ 6,000.00	116, 316, 72 25, 620, 58 1, 512, 87 64, 20 143, 514, 37 Reserve. 2, 150, 431, 20
Clabilities	116, 316, 72 25, 620, 58 1, 512, 87 64, 20 148, 514, 37 <i>Reserve</i> . 2, 150, 431, 20 93, 074, 95
Death claims resisted   \$ 6,000.00	116, 316, 72 25, 620, 58 1, 512, 87 64, 20 143, 514, 37 Reserve, 2, 150, 431, 20 93, 074, 95 2, 243, 506, 15
Clabilities	116, 316, 72 25, 620, 58 1, 512, 87 64, 20 143, 514, 37 Reserve. 2, 150, 431, 20 93, 074, 95 2, 243, 506, 15
Clabilities	116, 316, 72 25, 620, 58 1, 512, 87 64, 20 143, 514, 37 Reserve. 2, 150, 431, 20 93, 074, 95 2, 243, 506, 15 549, 028, 87
Clabilities   Clabilities	116, 316, 72 25, 620, 58 1, 512, 87 64, 20 143, 514, 37 Reserve. 2, 150, 431, 20 93, 074, 95 2, 243, 506, 15 549, 028, 87 2, 792, 535, 02
Clabilities   Clabilities	116, 316, 72 25, 620, 58 1, 512, 87 64, 20 143, 514, 37 Reserve, 2, 150, 431, 20 93, 074, 95 2, 243, 506, 15 549, 028, 87 2, 792, 535, 02

	Disability and Sick Expense.		Total.
Balance on hand December 31, 1906	\$ 58,670.10	\$	2,270,435.33
Received during the year from rates			1,361,175.79
Received during the year from interest and dividends	1,811.52		96,605.00
Received during the year from dues and per capita tax			177,069.85
Received during the year from all other sources	11,031.65		11.031.65
Total	\$ 318,832.05	\$	3,916,317.62
Balance after transfers		\$	3,916,317.62
Disbursed during the year	269, 603.94		1,044,977.33
Balance on hand December 31, 1907	\$ 49,228-11	S	2,871,340.29
EXHIBIT OF CERTIFICATES.			
TOTAL BUSINESS OF THE YEAR.			
	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement-		\$	98,482,330.88
Benefit certificates written during the year	12,485		7,841,750.00
Total	140,821	3	106, 324, 080, 88
Deduct terminated or decreased during the year	41,864		7,841,750.49
Total benefit certificates in force December 31, 1907	128,957	\$	98,838,019.39
Benefit certificates terminated by death during the year			751, 256,00
Benefit certificates terminated by lapse during the year			6, 729, 305, 49
Benefit certificates terminated by expiration during the year			5,500.00
and the state of t		=	
BUSINESS IN NORTH CAROLINA DURING	YEAR.		
	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement		\$	130,750.00
Benefit certificates written during the year			24,500.00
Total		_	
Deduct terminated or decreased during the year	m-0	8	155, 250, 00
		_	18,200.00
Total benefit certificates in force December 31, 1907		\$	137,000.00
Benefit certificates terminated by lapse during the year	26	-	18,250.00
EXHIBIT OF DEATH CLAIMS.			
TOTAL CLAIMS.			
	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement		\$	94,416.67
Claims (face value) incurred during the year.	932		754, 677-05
Total	1,036	8	849,093.72
Claims paid during the year			740,024.77
		_	
Balance		\$	109,068.95
Saved by compromising or scaling down claims during the year	4	_	36,704.66
Claims unpaid December 31, 1907	88	\$	72,364.29
NORTH CAROLINA CLAIMS,			
	Number.		Amount.
	4	-	950.00
Claims unpaid December 31, 1906, as per last statement		\$	250.00
Claims unpaid December 31, 1906, as per last statement	1	-	
	1	-	250.00 250.00 250.00

Amount.

Number.

505.44

150.00

2,144.60

2,500.00

4,047.95 1,244.43 8,635.98

#### EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.

Claims incurred during the year		96 \$		14,540.46
Total		96 \$	3	14,540.46
Claims paid during the year		96		14,540.46
Received during the year from me	mbers in North Carolina—			
		920.35		
Reserve		681.10		
Expenses		258.75		
Total				1,860.20
•	LOYAL GUARD.			
Incorporated January 31, 1895.	Commenced Bus	siness Februa	ary 2	1, 1895.
	EDWIN O. WOOD, President.			
F. H. RANKIN, Secretary.	C. T. Br	IDGMAN, Tre	asu	rer.
	Home Office, Flint, Michigan.			

#### DATAMOR ON DEED

BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year	\$	150, 591. 82
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	56,498.86	
Dues	197.50	
Assessments for expenses	28,877.28	
Paymasters and treasurers' fees from Detroit division	611.90	
New certificates, etc	71.50	
Total paid by members\$	86,257.04	
Interest on mortgage loans	108.16	
Interest from all other sources	449.58	
Gross rent from association's property	12,090.08	
Sale of lodge supplies	6.25	
Official publication	39.65	
Profit on sale or maturity of ledger assets	15,000.00	
Total income		113,950.76
Sum of both amounts	\$	264,542.58
DISBURSEMENTS.		
Death claims\$	50,543.55	

Commissions and fees paid to or retained by deputies or organizers ----

Salaries of deputies and organizers ______Expenses of deputies or organizers _____

Salaries of officers and trustees

Salaries paid to Supreme Medical Examiners -----

Salaries and fees paid to subordinate medical examiners\$	77.00	)	
Traveling and other expenses of officers, trustees and committees	407.2	1	
Insurance Department fees	427.99	9	
Rent	129.50	)	
Advertising, printing and stationery	2,074.0		
Postage, express, telegraph and telephone	917-58		
Lodge supplies	601.02		
Official publication	2,433.09		
Legal expense	258.00		
Furniture and fixtures	275.41		
Taxes, repairs and other expenses on real estate	10, 324. 89		
National Fraternal Congress	30.00		
Insurance and surety bonds	62.2		
Light and water	31. 18		
Interest	2,071.10		
Anniversary expense	644.90		
Miscellaneous	494.7	6	
Total disbursements		\$	91,041.17
Balance		\$	173,501.41
LEDGER ASSETS.		_	A. A
Book value of real estate, unencumbered, \$95,000; encumbered, \$60,000 _\$	155,000.0	0	
Deposited in trust companies and banks on interest	17,535.6		
Deposited in banks (not on interest)	1,405.78	3	
Total\$	173,941,41		
Deduct bills payable	440.00		
Total ledger assets, as per balance			173,501.41
NON-LEDGER ASSETS.		-0	110.001.41
Interest accrued on assets\$	115.00		
Rents due and accrued	60.00	,	
Total interest and rents due and accrued			175.88
Total admitted assets		s	173,677.29
LIABILITIES.			
Death claims reported but not yet adjusted		4	7,285.99
Taxes due			732.38
Total liabilities		\$	8,018.37
EXHIBIT OF FUNDS.			
	Benefit.		Rents.
Balance on hand December 31, 1906\$	151,999.77	\$	118.23
Received during the year from assessments	56,498.86		12,090.08
Received during the year from interest and dividends	001-11		
Received during the year from all other sources	15,000.00		
Total\$	994 056 97	9	12,208.31
Received by transfers		0	440.00
_			
Balance after transfers\$.		\$	12,648.31
Disbursed during the year	50,543.55		12,324.89
· Balance on hand December 31, 1907 \$	173, 512-82	\$	323.42

1,000.00

7,285.99

Expense.		Total.
Balance on hand December 31, 1906	s	152,118.00
Received during the year from assessments 28,877.28		97,466.22
Received during the year from interest and dividends		557.74
Received during the year from dues and per capita tax 809.40		809.40
Received during the year from all other sources		15, 177. 40
Total\$ 29,804.08	\$	266,068.76
Transferred to other funds		1,526.18
Balance\$ 28,877.90	S	264,542,58
Received by transfers		440.00
Balance after transfers\$	s	264, 982, 58
Disbursed during the year		91,041.17
Total\$ 105.17	\$	173,941.41
Deduct bills payable	9	440.00
	_	
Balance on hand December 31, 1907	\$	173,501.41
EXHIBIT OF CERTIFICATES.		
TOTAL BUSINESS OF THE YEAR.		
Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement 4,919	\$	5,594,750.00
Benefit certificates written during the year 536		318.750.00
Total 5,455	\$	5,913,500.00
Deduct terminated or decreased during the year 563		432,500.00
Total benefit certificates in force December 31, 1907 4,892	\$	5,481,000.00
Benefit certificates terminated by death during the year 41		55,070.67
Benefit certificates terminated by lapse during the year 522		377,429.33
EXHIBIT OF DEATH CLAIMS.		
TOTAL CLAIMS. Number.		Amount.
Claims unpaid December 31, 1906, as per last statement 4	\$	3,758-87
Claims (face value) incurred during the year		55,070.67
Total 45	s	58,829.54
Claims paid during the year	911	50.543.55
Balance 7	8	8,285,99

Saved by compromising or scaling down claims during the year ----

Claims unpaid December 31, 1907 -----

### LINCOLN BENEFIT SOCIETY.

Incorporated March, 1901.

Commenced Business October 26, 1903.

A. T. BEVERLY, President.

S. H. VICK, Secretary and Treasurer.

Home Office, 536 East Nash Street, Wilson, N. C.

BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year	\$	786,70
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	3,187.97	
Total income		3,187.97
Sum of both amounts	\$	3,974.67
DISBURSEMENTS.		
Death claims\$	625.00	
Sick and accident claims	717.70	
Total benefits paid\$	1.342.70	
alaries of deputies and organizers	308.70	
Salaries of office employees	315.00	
alaries and fees paid to Supreme Medical Examiners	102.50	
Salaries and fees paid to subordinate medical examiners	5.50	
raveling and other expenses of officers, trustees and committees	67.60	
nsurance Department fees	88.00	
Rent	3.00	
Advertising, printing and stationery	46.20	
ostage, express, telegraph and telephone	43.59	
egal expense	10.00	
Payment on loan	1,000.00	
discellaneous expenses	284.32	
Total disbursements		3,616.11
Balance	\$	358.56
LEDGER ASSETS.		
Cash in association's office\$	358.56	
Total admitted assets	\$	358.56
LIABILITIES.	-	
Death claims due and unpaid	100,00	
Sick and accident claims resisted	92.00	
Total liabilities		192.00
EXHIBIT OF FUNDS.	_	
		Mortuary.
Balance on hand December 31, 1906		786.70
Received during the year from assessments		3,187.97
Total		3,974.67
Disbursed during the year		3,616.11
Balance on hand December 31, 1907		358,56
Andrew on many December of, 1991		000.00

137

23

717.70

92.00

#### EXHIBIT OF CERTIFICATES.

BUSINESS IN NORTH CAROLINA DURING THE YEAR.

	Number.	Amount,
Benefit certificates in force December 31, 1906, as per last statement	1,180	\$ 1,624.50
Benefit certificates written during the year-	229	316.50
Total	1,409	\$ 1,941.00
Deduct terminated or decreased during the year	148	745.95
Total benefit certificates in force December 31, 1907	1,261	\$ 1,195.05
EXHIBIT OF DEATH CLAIMS.		
NORTH CAROLINA CLAIMS.	37 3	
	Number.	Amount.
Claims (face value) incurred during the year	7	\$ 625.00
Total		\$ 625.00
Claims paid during the year	6	525.00
Claims unpaid December 31, 1907	1	\$ 100.00
EXHIBIT OF SICK AND ACCIDENT CLAI	MS.	
NORTH CAROLINA CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1906, as per last statement	19	\$ 70.00
Claims incurred during the year	141	739.70
Total	160	\$ 809.70

Claims paid during the year

Claims unpaid December 31, 1907

## LIVING STREAM ENTERPRISING BROTHERHOOD.

Incorporated February 3, 1906.

Commenced Business June 28, 1906.

W. R. MASON, President,

P. A. GEE, Secretary.

James Sessoms, Treasurer.

Home Office, Rocky Mount, N. C.

#### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year	\$	33.70
INCOME.		
Gross amount of per capita tax\$	27.40	
Received from sales of table and matting	4.00	
Borrowed money	27.60	
Total income		59.10
Sum of both amounts	\$	92.80
DISBURSEMENTS,		
insurance Department fees\$	52.00	
Rent	13.00	
Postage, express, telegraph and telephone.		
Furniture and fixtures	5.00	
Affidavits	1.50	
Total disbursements		71.70
Balance	\$	21.10
LEDGER ASSETS.		
Cash in association's office, \$9.10; deposited in banks (not on interest),		
\$12\$	21.10	
Total admitted assets	\$	21.10
LIABILITIES.		
Borrowed money\$	27.70	
Total liabilities	s	27.70

16,210.40

15,888.55

321.85

# MASONIC BENEFIT FUND (COLORED).

Commenced Business December, 1902.

L. R. RANDOLPH, President.

JAMES H. YOUNG, Secretary.

A. R. MIDDLETON, Treasurer.

Home Office, Raleigh, N. C.

BALANCE SHEET.	
Amount of net ledger assets December 31 of previous year	281.18

The state of the s	401.10
INCOME.	
Gross amount of assessments paid by members, viz.:  For mortuary	
Total income	15,929.22
Sum of both amounts	16, 210. 40
Death claims\$ 15,888.55	
Total disbursements	15,888.55
Balance	321.85
LEDGER ASSETS.	
Cash in association's office	
Total admitted assets\$	321.85
EXHIBIT OF FUNDS.	Mortuary.
Balance on hand December 31, 1906	281-18
Received during the year from assessments	15,929.22

# 

Disbursed during the year

EXHIBIT OF CERTIFICATES.		
BUSINESS IN NORTH CAROLINA DURING YEA	R.	
	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	2,800	\$ 280,000.00
Benefit certificates written during the year	2,300	230,000.00
Total	5,100	\$ 510,000.00
Deduct terminated or decreased during the year	70	7,000.00
Total benefit certificates in force December 31, 1907	5.030	\$ 503,000.00

#### EXHIBIT OF DEATH CLAIMS.

#### NORTH CAROLINA CLAIMS.

HORTH CAROLINA CLAIMS.			
	Number.	1	1 mount.
Claims (face value) incurred during the year	Not given	\$	15,888.55
Total	Not given	\$	15,888.55
Claims paid during the year	Not given		15,888.55

## MASONIC MUTUAL RELIEF ASSOCIATION.

Incorporated March 3, 1869.

Commenced Business March 3, 1869.

GEORGE GIBSON, President.

WM. MONTGOMERY, Secretary.

W. T. WALKER, Treasurer,

Home Office, 702 Twelfth Street, N. W., Washington, D. C.

BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year	\$	93,283.30
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary and reserve\$	65,758.99	
Medical examiners' fees	42.00	
Commissions	15.00	
Change of beneficiary	4.00	
Total paid by members\$	65, 819.99	
Interest on mortgage loans	2,434.75	
Interest on collateral loans	1,194.02	
Gross rent from association's property	1,200.00	
Total income		70,648.76
Sum of both amounts	\$	163, 932, 06
DISBURSEMENTS.		1004002100
Death claims\$	24,180.90	-
Surrender values	80.77	
Total benefits paid\$	24, 261. 67	
Commissions and fees paid to or retained by deputies or organizers	4,248,98	
Salaries of deputies and organizers	430.00	
Salaries of officers and trustees	2,625.00	
Salaries and other compensation of committees	241.00	
Salaries of office employees	2,098.50	
Salaries and fees paid to Supreme Medical Examiners.	170.00	
Salaries and fees paid to subordinate medical examiners	1,205.00	
Traveling and other expenses of officers, trustees and committees	798.33	
For collection and remittance of assessments and dues	675.73	
Insurance Department fees	189.00	
Rent	982-50	
Advertising, printing and stationery	1,543.85	
Postage, express, telegraph and telephone	973.93	
Legal expense	15.25	
Taxes, repairs and other expenses on real estate	292.87	
Interest	26.60 425.00	
Actuary	197.48	
Valuation of policies, District of Columbia Insurance Department	60.00	
Premiums on bonds, officers and agents	57.50	
Membership fee Associated Fraternities of America	29.50	
Miscellaneous	369.08	
Agents' balances charged off	33.35	
Policy liens charged off by lapse	828.00	
_		
Total disbursements		42,778.12
Balance		121,153 94

### LEDGER ASSETS.

The day noble		
Book value of real estate\$	20,000.00	
Mortgage loans on real estate	61,505.62	
Deposited in trust companies and banks on interest	9,474.02	
Cash in association's office, \$1,311.87; deposited in banks (not on interest), \$7,268.54	8,580,41	
Bills receivable, \$845.10; organizers' balances, \$2,874.38	3,719.48	
Liens on association's policies	16,890.98	
Office furniture and fixtures	983.43	
_		
Total ledger assets, as per balance		121, 153.94
NON-LEDGER ASSETS.		
Interest due (\$112.50) and accrued (\$668.09) on mortgages	780, 59	
Interest due (\$17.64) and accrued (\$53.61) on policy liens	71.25	
Total interest due and accrued		851.84
Market value of real estate over book value		
Assessments actually collected by subordinate lodges not yet turned over		1,000,00
Lodge		830.09
Net due and deferred premiums on reserve fund policies		14,822.11
Total admitted assets		
***************************************	-	
LIABILITIES.		
Death claims adjusted not yet due\$		
Death claims reported but not yet adjusted	6,500.00	
Total death claims		7,500.00
Borrowed money		10,000.00
Reserve, at 31/2 per cent. American Experience Table of Mortality, on re-	serve fund	
policies		77,941.00
Total liabilities		95, 441, 00
Total natifices		001111.00
EXHIBIT OF FUNDS.		
		Mortuary and Reserve.
Balance on hand December 31, 1906		
Received during the year from assessments		
Received during the year from interest and dividends		
Received during the year from all other sources		
Total		
Disbursed during the year		
Balance on hand December 31, 1907		121,153.94
EXHIBIT OF CERTIFICATES.		
TOTAL BUSINESS OF THE YEAR,		
	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	1,787	1,935,000.00
Benefit certificates written during the year	309	412, 500. 00
Total	2,096	\$ 2,347,500,00-
Deduct terminated or decreased during the year	162	179,925.00
_		
Total benefit certificates in force December 31, 1907	1,934	
Benefit certificates terminated by death during the year	26	26,000.00
Benefit certificates terminated by lapse during the year	133	151,925.00
Benefit certificates terminated by surrender during the year	3	2,000.00

### BUSINESS IN NORTH CAROLINA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	387	\$ 402,500.00
Benefit certificates written during the year	53	58,500.00
Total	440	\$ 461,000.00
Deduct terminated or decreased during the year	50	48,500.00
Total benefit certificates in force December 31, 1907	390	\$ 412,500.00
Benefit certificates terminated by death during the year	2	1,500.00
Benefit certificates terminated by Iapse during the year	46	46,000.00
Benefit certificates terminated by surrender during the year	2	 1,000.00
EXHIBIT OF DEATH CLAIMS.		
TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1906, as per last statement	6	\$ 5,680.90
Claims (face value) incurred during the year	26	26,000.00
Total	32	\$ 31,680.90
Claims paid during the year	25	24, 180, 90
Claims unpaid December 31, 1907	7	\$ 7,500.00
NORTH CAROLINA CLAIMS.		
	Number.	Amount.
Claims (face value) incurred during the year	- 2	\$ 1,500.00
Total		\$ 1,500.00
Claims paid during the year		500.00
		7 000 00

# MODERN BROTHERHOOD OF AMERICA.

Incorporated March 20, 1897.

Commenced Business April 5, 1897.

T. B. HANLEY, President.

E. L. Balz, Secretary.

Claims unpaid December 31, 1907_____

A. H. GALE, Treasurer.

Home Office, Mason City, Iowa.

### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year\$	498,607.40
INCOME.	
Comment of accessments paid by members, viz .	

For reserve.	66,549.60
Gross amount of per capita tax	157,954.40
Suspense fund, being money received and deposited in bank, but not	
distributed to the different funds	17, 465. 48
Total paid by members\$	904, 324.13
Interest on mortgage loans	16, 343. 93
Interest from all other sources	2,337.88
Sale of lodge supplies	10,555.13
Field and working fund	39,704.78

Premiums on surety bonds\$	2,950.00	
Certificates	225.00	
License fees from lodges in South Dakota	180.00	
Certificate changes, issuing duplicate certificates:		
Increased or decreased certificates	1.325.00	
Local lodge dues	1,552.90	
Advertising in Modern Brotherhood	250.42	
Miscellaneous	261.60	
Total income	\$	980,010.77
Sum of both amounts	9	1,478,618.17
		1,410,010-11
DISBURSEMENTS.		
Death claims\$	673, 476.91	
Total permanent disability claims	6,625.60	
Sick and accident claims	21,418.00	
Total benefits paid\$	701,519.91	
Commissions and fees paid to or retained by deputies or organizers	116, 287. 53	
Salaries of officers and trustees	7,600.00	
Salaries and other compensation of committees	868-67	
Salaries of office employees	20,288.27	
Traveling and other expenses of officers, trustees and committees	1,266.14	
Insurance Department fees	1,255.55	
Rent	2,236.33	
Advertising, printing and stationery	9,279.41	
Postage, express, telegraph and telephone	7,577.74	
Lodge supplies	8,978.75	
Official publication	9,224.38	
Legal expense in litigating claims	3,262.92	
Mileage and per diem board of directors	2,058.08	
Office expense	7,083.42 22.15	
Investigating claims	1.891.44	
Investigating loans	829.63	
Bonds, local officers	1,542.02	
Janitor service	328.00	
Bonds, Supreme officers, including treasurer	207.50	
Assessments and dues, A. F. A	224.19	
Fire insurance premiums	71.90	
Clerk hire, Supreme President's office	610.58	
Miscellaneous	606.93	
Total disbursements		905, 121.44
	_	
Balance	\$	573,496.73
LEDGER ASSETS.	_	
Mortgage loans on real estate\$		
Book value of bonds (excluding interest)	39, 499, 99	
Deposited in trust companies and banks on interest	37,746,74	
Total ledger assets, as per balance	\$	573,496.73
NON-LEDGER ASSETS.		
Interest due and accrued on mortgages	15, 521, 65	
Interest due and accrued on bonds	911.99	
Interest due and accrued on other assets	201.92	
_		
Total interest due and accrued		16,635.56
Assessments actually collected by subordinate lodges not yet turned over		00 000 00
Lodge		62,000.00
	_	29,616.60
Total admitted assets	\$	681,748.89
	_	

### LIABILITIES.

LIABILITIES.		
Death claims resisted		00
Death claims reported but not yet adjusted	- 53,500.0	00
Total death claims		. \$ 73,750.00
Total permanent disability claims resisted		
Total permanent disability claims reported but not yet adjusted	- 9,500.0	00
Total permanent disability claims		10,000.00
Sick and accident claims resisted		
Sick and accident claims reported but not yet adjusted		00
Total sick and accident claims		2,925,00
Total unpaid claims		
Total liabilities		\$ 89.821.09
EXHIBIT OF FUNDS.		
Mortuary.	Reserve.	Disability.
Balance on hand December 31, 1906		
Received during the year from assessments 662,354.65	66,549.60	
Received during the year from interest and dividends		
Received during the year from all other sources		17, 465, 48
Total	\$ 500.351.35	\$ 17,465.48
Balance	\$ 500,351.35	\$ 17.465.48
Balance after transfers	\$ 500,351.35	\$ 17,465.48
Disbursed during the year 701,519.91		
Balance on hand December 31, 1907\$ 35, 772.75	\$ 500,351.35	\$ 17,465.48
Part at the		
	Expense.	Total.
Balance on hand December 31, 1906		
Received during the year from assessments		728, 904. 25
Received during the year from interest and dividends		18,681.81
Received during the year from dues and per capita tax		157,954.40 74,470.31
Total	\$ 223,508.68	\$ 1,478,618,17
Balance	\$ 223,508.68	\$ 1,478,618.17
Balance after transfers	\$ 223,508,68	\$ 1,478,618.17
Disbursed during the year		905, 121, 44
Balance on hand December 31, 1907	2 10 007 15	\$ 573,496.73
Balance on hand December 51, 1501	-5 19.301.15	\$ 915,450.15
EXHIBIT OF CERTIFICATES.		
TOTAL BUSINESS OF THE YEAR.		
	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement		\$ 102,696,500.00
Benefit certificates written during the year	- 27, 199	31,038,500.00
Total	106,878	\$ 133,735,000.00
Deduct terminated or decreased during the year		12, 453, 000.00
Total benefit certificates in force December 31, 1907	95,775	\$ 121,282,000.00
Benefit certificates terminated by death during the year		695,000.00
Benefit certificates terminated by lapse during the year		
Benefit certificates terminated by disability during the year		14,000.00

#### EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	57	8	72,400.00
Claims (face value) incurred during the year	558		690,650.00
Total	610	\$	763,050.00
Claims paid during the year	547		681, 476-9I
Balance	63	\$	81,573.09
Saved by compromising or scaling down claims during the year			7,823.09
Claims unpaid December 31, 1907	63	3	73,750.00

### EXHIBIT OF TOTAL PERMANENT DISABILITY CLAIMS.

гот		

TOTAL CLAIMS.	Number.		Amount.
Claims unpaid December 3I, 1906, as per last statement	24	\$	16,000.00
Claims incurred during the year	I4		8,500.00
Total	38	\$	24,500.00
Claims paid during the year	23		13, 375.00
Balance	15	\$	11,125.00
Saved by compromising or scaling down claims during the year		_	1,125.00
Claims unpaid December 3I, I907	15		10,000.00

### EXHIBIT OF ACCIDENT CLAIMS.

#### TOTAL CLAIMS.

	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	33	8	6,650.00
Claims incurred during the year	133		20, 768. 00
* Total	166	\$	27,418.00
Claims paid during the year	142		23,768.00
Balance	. 24	\$	3,650.00
Saved by compromising or scaling down claims during the year		_	725.00
Claims unpaid December 31, 1907	24	\$	2,925.00

# MUTUAL LIFE AND INDEMNITY ASSOCIATION.

Incorporated August 19, 1904,

Commenced Business September 1, 1904.

S. H. TOMLINSON, President.

C, S. WILBORN, Secretary.

S. E. WILLIS, Treasurer.

Home Office, 103 North Main Street, High Point, N. C.

#### INCOME.

INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	1,008.02	
Gross amount of membership fees required or represented by applica-		
tions	155.50	
Total income	\$	1,163.52
DISBURSEMENTS.		
Death claims\$	764.85	
Total benefits paid\$	764.85	
Commissions and fees paid to or retained by deputies or organizers	270.62	
Insurance Department fees	24.05	
Advertising, printing and stationery	19.00	
Legal expense	10.00	
Total disbursements		1.088.52
Balance	\$	75.00
LEDGER ASSETS.		
Cash in association's office	75.00	
Total admitted assets	\$	75.00

753, 392. 46

# THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

Incorporated January 16, 1888.

Commenced Business January 16, 1888.

F. A. SELLS, President.

CHARLES C. DANIEL, Secretary,

Home Office, 638 North Park Street, Columbus, Ohio.

#### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year	\$	218,636.98
INCOME.		
Gross amount of assessments paid by members, viz.:  For reserve fund		
For disability indemnity fund		
Gross amount of per capita tax		
Gross amount of membership fees required or represented by a cations————————————————————————————————————	9,048.00	
Total paid by members		
Interest on mortgage loans		
Interest from all other sources	-1000.00	
Bond account	915.70	
Sale of lodge supplies	150.00	
Official publication  Donations (to widows and orphans' fund)		
Office furniture and fixtures	85.00	
Postage		
Repairs (house)		4
Miscellaneous receipts Miscellaneous refunds	21.61	
Total income		534, 755. 48

### DISBURSEMENTS.

Death claims (accident) \$ Sick and accident claims (disability) Widows and orphans' claims	121,587.50 192,307.72 23,320.00
Total benefits paid\$	337,215-22
Salaries of officers and trustees	8,570.00
Salaries of office employees	15, 135, 53
Salaries and fees paid to Supreme Medical Examiners	7,884.50
Salaries and fees paid to subordinate medical examiners	7,769.00
Traveling and other expenses of officers, trustees and committees	3,240.98
For collection and remittance of assessments and dues	2.05
Insurance Department fees	2,134.31
Rent	5,000.00

Sum of both amounts -----

		-
Advertising, printing and stationery\$	6,150.84	
ostage, express, telegraph and telephone	8,463.98	
odge supplies	5,791.40	
Official publication	24,830.00	
Expense of Supreme Lodge meeting	6,970.82	
egal expense in litigating claims, \$3,350.42; other legal expenses,		
\$1,457.50	4,807.92	
Purniture and fixtures	3,487.96	
Caxes, repairs and insurance on real estate	1.045.34	
oss on sale or maturity of ledger assets	62.50	
nvestigating claims	2,890.36	
Office expense	412.01	
louse expense	2,440.19	
Sond account (premiums)	1,086.88	
nstituting and visiting councils	448.72	
application refunds	6.00	
Vidows and orphans' supplies and expense	62.07	
Total disbursements	\$	455,908.58
Balance	s	297, 483, 88
	_	
LEDGER ASSETS.		
fortgage loans on real estate\$		
Book value of bonds (excluding interest)		
Deposited in trust companies and banks on interest		
ash in association's office	11,352.30	
Total ledger assets, as per balance	8	297,483.88
NON-LEDGER ASSETS.		2011 100100
nterest due and accrued on mortgages\$	120.20	
Total interest due and accrued		120.20
farket value of bonds		279.12
ssessments actually collected by subordinate lodges not yet turned over	to Supreme	
Lodge		47,684.00
ccounts receivable (secured)		647.39
Accounts receivable (unsecured)		57.15
urniture and fixtures		13,506.39
Stationery and house supplies		6,009.96
Gross assets	\$	365,788.09
DEDUCT ASSETS NOT ADMITTED.		0001100100
Bills receivable\$		
orniture and fixtures	13,506.39	
tationery and house supplies	6,009.96	
Total		20,220.89
Total admitted assets		345,567.20
AVGI GAINICULU GOOG CO		040,001.20
LIABILITIES.		
Death claims resisted\$	44,100.00	
Death claims reported but not yet adjusted	6,300.00	
resent value of deferred death and disability claims, payable in instal-		
ments	9,837.50	
Total death claims		00 000 77
		60,237.50
	1, 496, 42	
otal accident claims resisted\$		
otal accident claims resisted\$ otal accident claims reported but not yet adjusted	10.590.00	
Cotal accident claims resisted. \$  Cotal accident claims reported but not yet adjusted	10.590.00	12,086.42
otal accident claims resisted\$ otal accident claims reported but not yet adjusted	10.590.00	12,086.42

### EXHIBIT OF FUNDS.

EXHIBIT OF FUNDS.		
Indemnity.	Indemnity Reserve.	General Expense.
	177,618.85	
Received during the year from assessments 338,784.70	45,647.60	72,043.70
Received during the year from interest and dividends 961.91	5,998.76	263.10
Received during the year from dues and per capita tax		17,451.65
Received during the year from all other sources 57.14		27,385.77
Total\$ 352,332.08 \$	229,265.21	\$ 129,848-15
Disbursed during the year 313,895.22 .		118,564.79
Balance on hand December 31, 1907\$ 38,436.86 \$	\$ 229, 265. 21	\$ 11.283.36
	Vidows and Orphans,	Total.
Balance on hand December 31, 1906		
Received during the year from assessments		456, 476.00
Received during the year from interest and dividends		8, 126-91
Received during the year from dues and per capita tax		17,451.65
Received during the year from all other sources	25, 258.01	52,700.92
Total	41,947.02	\$ 753,392.46
Transferred to other funds		62.50
Balance	41,884,52	\$ 753,329.96
Disbursed during the year	23,386.07	455,846.08
Balance on hand December 31, 1907 \$	18 498 45	\$ 297,483.88
	10,400.40	2011400100
EXHIBIT OF CERTIFICATES.		
TOTAL BUSINESS OF THE YEAR.	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	38,807	\$ 194,035,000.00
Benefit certificates written during the year	9,048	45,240,000.00
Total	47,855	\$ 239, 275, 000.00
Deduct terminated or decreased during the year		12,275,000.00
-		
Total benefit certificates in force December 31, 1907 Benefit certificates terminated by death during the year	45, 400 235	\$ 227,000,000.00 1,175,000.00
Benefit certificates terminated by lapse during the year	2,220	11, 100, 000.00
BUSINESS IN NORTH CAROLINA DURING YEAR		
	Number.	A mount.
Benefit certificates in force December 31, 1906, as per last statement	255	\$ 1,275,000.00
Benefit certificates written during the year	220	1,100,000.00
Total	475	\$ 2,375,000.00
Deduct terminated or decreased during the year	29	145,000.00
Total benefit certificates in force December 31, 1907	446	\$ 2,230,000.00
Benefit certificates terminated by death during the year	2	10,000.00
Benefit certificates terminated by lapse during the year	17	85,000.00
EXHIBIT OF DEATH CLAIMS.		
TOTAL CLAIMS.		
Claims and I Day and I and I door and I at a taken as	Number.	Amount.
Claims unpaid December 31, 1906, as per last statement——————————————————————————————————	14 23	\$ 97,725.00
Claims (face value) incurred during the year		132, 300.00
Total	37	\$ 230.025.00
Claims paid during the year	22	121,587.50
Balance	15	\$ 108,437.50
Saved by compromising or scaling down claims during the year	7	48, 200.00
Claims unpaid December 31, 1907	8	\$ *60,237.50

^{*}Includes weekly payments (not yet due) on death losses.

Amount

### EXHIBIT OF ACCIDENT CLAIMS.

#### TOTAL CLAIMS.

	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	816	\$	25, 961. 42
Claims incurred during the year	1,973		184, 993. 25
Total	2,789	\$	210,954.67
Claims paid during the year	2,389		192,307.72
Balance	400	\$	18,646-95
Saved by compromising or scaling down claims during the year	44		6,560.53
Claims unpaid December 31, 1907	356	\$	12.086.42
NORTH CAROLINA CLAIMS.	Number.		Amount.
Claims incurred during the year	22	\$	1,723.15
Total	22	\$	1,723.15
Claims paid during the year	22		1,723.15
Received during the year from members in North Carolina-			
Reserve	\$ 360.0	0	
Indemnity accident	2,640.1	20	
Expenses	599.8	0	
Total		-8	3,600.00

## THE PEOPLES HOME AND CHARITABLE ASSOCIATION.

Incorporated July 10, 1907.

Insurance Department fees----

Commenced Business October 15, 1907. C. H. JONES, Secretary,

120,00

3.00

94.00 6.00

Varmhon

L. H. BIZZELL, President.

Home Office, 107 East Fourth Street, Winston-Salem, N. C.

### BALANCE SHEET

Amount of net ledger assets	\$	500.00
INCOME.		
Gross amount of membership fees required or represented by applica-		
tions \$	80.90	
Weekly dues from members	199.99	
Total paid by members\$	280.89	
Total income		280.89
Sum of both amounts	\$	780.89
DISBURSEMENTS.		
Death claims\$	5.00	
Sick and accident claims	31.50	
Total benefits paid	36.50	

Salaries of deputies and organizers----

Salariea of office employees -----

urniture and fixtures	8. 47 35. 00	
Total disbursements	\$	377.97
Balance	\$	402.92
LEDGER ASSETS.		
ash in association's office\$	402.92	
Total admitted assets	\$	402.92

# PEOPLES INDEPENDENT ORDER OF TRUE REFORMERS.

Incorporated August 6, 1906.

Commenced Business September 1, 1906.

J. M. GOODE, President.

ROBT. B. HENDERSON, Secretary.

ABE H. ARDREY, Treasurer.

Home Office, 412 South Caldwell Street, Charlotte, N. C.

### BALANCE SHEET.

INCOME.		
ross amount of assessments paid by members, viz.:		
For mortuary\$	733.50	
For sick and accident	733.50	
ross amount of per capita tax	186.60	
ross amount of membership fees required or represented by appli-		
cations	703.50	
Total paid by members\$	2,357-10	
ale of lodge supplies	103.50	
Annual entertainments	44.47	
ale of regalia and supplies	170.35	
Total income		2,675.4
Sum of both amounts	\$	2,871.6

Death claims	75.00 655.68
Total benefits paid\$	730.68
Commissions and fees paid to or retained by deputies or organizers	130.50
Salaries of managers or agents not deputies or organizers	100.50
Other compensation of officers and trustees	87.50
Rent	157.00
Advertising, printing and stationery	39.45
Lodge supplies	111.30
Official publication	9.00
Expense of Supreme Lodge meeting	35.00
Legal expense	20.00

niture and fixtures		
dries		
Total disbursements		1,670.7
Balance		1,200.8
LEDGER ASSETS.	=	
b in association's office and deposited in banks (not on interest)		
Total admitted assets		1,200.8
LIABILITIES.		
ries, rents, expenses, commissions, etc., due or accrued	\$ 88.34	
Total liabilities		88.3
	=	
SUPREME COUNCIL OF THE ROYAL	ARCAN	UM.
Incorporated November 5, 1877. Commence	ed Business Jun	e 23, 1877,
ROBERT VAN SANDS, Supreme Regent,		
ALFRED T. TURNER, Supreme Secretary, - EDW. A. SKINNER		
Horizo I. Tokiba, Dapreme Decretary. EDW. A. DRIMBE	, Supreme Trea	surer.
Home Office, 407 Shawmut Avenue, Boston, Ma		surer.
		surer.
		surer.
		surer.
Home Office, 407 Shawmut Avenue, Boston, Ma BALANCE SHEET.	ass.	
Home Office, 407 Shawmut Avenue, Boston, Ma	ass.	
Home Office, 407 Shawmut Avenue, Boston, Ma	ass.	
Home Office, 407 Shawmut Avenue, Boston, Mi BALANCE SHEET.	ass. \$	
Home Office, 407 Shawmut Avenue, Boston. M:  BALANCE SHEET.  wount of net ledger assets December 31 of previous year  INCOME.  ss amount of assessments paid by members, viz.;	* 8,596,351.93	
Home Office, 407 Shawmut Avenue, Boston, Mi  BALANCE SHEET.  wount of net ledger assets December 31 of previous year  INCOME.  ss amount of assessments paid by members, viz.;  For mortuary	\$ 8,596,351.93 199,448.70	
Home Office, 407 Shawmut Avenue, Boston. Mi BALANCE SHEET.  nount of net ledger assets December 31 of previous year INCOME.  ss amount of assessments paid by members, viz.: For mortuary	\$ 8,596,351-93 193,418.70 39.42	
Home Office, 407 Shawmut Avenue, Boston. Mi  BALANCE SHEET.  wount of net ledger assets December 31 of previous year  INCOME.  ss amount of assessments paid by members, viz.;  For mortuary	\$ 8,596,351,93 199,418.70 39,42 3,148.50	
Home Office, 407 Shawmut Avenue, Boston, Mi  BALANCE SHEET.  BALANCE SHEET.  INCOME.  BALANCE SHEET.  BALANCE SHE	\$ 8,596,351-93 193,418.70 39.42 3,148.50 \$ 8,792,958.55	
Home Office, 407 Shawmut Avenue, Boston, Mi  BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year  INCOME,  ses amount of assessments paid by members, viz.:  For mortuary  nual dues  mbers at large, cards and dues  mages of benefit certificates  Total paid by members	\$ 8,596,351-93 193,418.70 39,42 3,148.50 \$ 8,792,968.55 29,903.96	
Home Office, 407 Shawmut Avenue, Boston, Mi  BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year	\$ 8,596,351.93 193,418.70 39.42 3,148.50 2,903.96 2,388.52	
Home Office, 407 Shawmut Avenue, Boston, Mi  BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year  INCOME.  BALANCE SHEET.  BA	\$ 8,596,351-93 193,418.70 39,42 3,148.50 \$ 8,792,968.55 29,903.96 2,388.52 106,518.39	
Home Office, 407 Shawmut Avenue, Boston, Mi BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year INCOME.  BOUND OF THE SHEET	\$ 8,596,351.93 193,418.70 93,428.70 2,3148.50 29,903.96 2,388.52 106,518.39 150.00	
Home Office, 407 Shawmut Avenue, Boston, Mi BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year  INCOME.  INC	\$ 8,596,351.93 193,418.70 39.42 3,148.50 \$ 8,792,958.55 29,903.96 2,388.52 106,518.39 150.00 5,979.27	
Home Office, 407 Shawmut Avenue, Boston, Mi  BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year  INCOME.  BOUNDES AND THE SHEET S	\$ 8,596,351-93 193,418.70 39.42 3,148.50 \$ 8,792,968.55 29,903.96 2,388.52 106,518.39 150.00 5,979.27 4,154.23	
Home Office, 407 Shawmut Avenue, Boston, Mi BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year INCOME.  INCO	\$ 8,596,351.93 193,418.70 39,42 3,148.50 \$ 8,792,958.55 29,903.96 2,388.52 106,518.39 150.00 5,979.27 4,154.23 370.41	
Home Office, 407 Shawmut Avenue, Boston, Mi  BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year  INCOME.  BALANCE SHEET.  BALANCE S	\$ 8,596,351.93 193,418.70 39.42 3,148.50 \$ 8,792,958.55 29,903.96 2,388.52 106,518.39 150.00 5,979.27 4,154.23 370.41 792.99	
Home Office, 407 Shawmut Avenue, Boston, Mi  BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year  INCOME.  BAS amount of assessments paid by members, viz.:  For mortuary  nual dues  mbers at large, cards and dues  mages of benefit certificates  Total paid by members  rerest on bank balances  rerest on diminishing benefits  arest on deposits  serent form association's property  cof lodge supplies  lecial publication  68	\$ 8,596,351.93 193,418.70 39,42 3,148.50 \$ 8,792,968.55 29,903.96 2,388.52 106,518.39 150.00 5,979.27 4,164.23 370.41 792.99	
Home Office, 407 Shawmut Avenue, Boston, Mi BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year  INCOME.  INC	\$ 8,596,351.93 193,418.70 39.42 3,148.50 \$ 8,792,968.55 29,903.96 150.00 150.00 150.00 1,5979.27 4,154.23 3,70.41 792.90 83.97	
Home Office, 407 Shawmut Avenue, Boston, Mi  BALANCE SHEET.  count of net ledger assets December 31 of previous year  INCOME.  ses amount of assessments paid by members, viz.;  For mortuary nual dues mbers at large, cards and dues nages of benefit certificates  Total paid by members erest on bank balances erest on bonds - erest on deposits ses rent from association's property. e of lodge supplies call publication es pensations e of old paper  e of old paper	\$ 8,596,351.93 193,418.70 39.42 3,148.50 \$ 8,792,968.55 29,903.96 2,388.52 166,518.39 150.00 5,779.47 4,154.23 370.41 792.90 130.00 83.97 309.35	
Home Office, 407 Shawmut Avenue, Boston. Mi  BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year  INCOME.  IN	\$ 8, 596, 351.93 193,418.70 39,42 3,148.50 \$ 8,792,958.55 29,903.96 2,388.52 106,518.39 150.00 5,979.27 4,154.23 792.90 130.00 83.97 309.35 500.00	
Home Office, 407 Shawmut Avenue, Boston, Mi BALANCE SHEET.  BOUNT of net ledger assets December 31 of previous year  INCOME.  BAS amount of assessments paid by members, viz.;  For mortuary  nual dues  mbers at large, cards and dues  larges of benefit certificates  Total paid by members  erest on bank balances  erest on diminishing benefits  erest on donds  erest on bonds  erest on foogsits  sas rent from association's property  e of lodge supplies  edial publication  es  pensations  es  of old paper  dry amounts refunded  overed balance of claim No. 23,095	\$ 8,596,351.93 193,418.70 39.42 3,148.50 \$ 8,792,968.55 29,903.96 5,979.27 4,154.23 370.41 792.90 130.00 83.97 309.35 5,509.30	

### DISBURSEMENTS.

Death claims\$	7,931,960.92	
Total benefits paid\$	7, 931, 960, 92	
Salaries of deputies and organizers	30,049.25	
Salaries of officers and trustees	24,500.00	
Other compensation of officers and trustees	4,556.20	
Salaries and other compensation of committees	2,350.00	
Salaries of office employees-	49,840.39	
Other compensation of office employees	1, 915, 19	
Salaries and fees paid to Supreme Medical Examiners	4,500.00	
Salaries and fees paid to subordinate medical examiners	2.00	
Traveling and other expenses of officers, trustees and committees	4,304.51	
Insurance Department fees	719.00	
Rent	5,979.27	
Advertising, printing and stationery	9,682.85	
Postage, express, telegraph and telephone	5,206.70	
Lodge supplies	515.36	
Official publication	19,274.08	
Expense of Supreme Lodge meeting	21,464.54	4
Legal expense in litigating claims, \$4,121.69; other legal expenses,		
\$8,863.23	12,984.92	
Furniture and fixtures	358.21	
Taxes, repairs and other expenses on real estate	5,979.27	
Decrease in book value of bonds	40,117.96	
Sundry items from contingent fund of executive committee	483.44	
Fraternal Congress	993.57	
Investigation of death claims	1,852.40	
Bonding Supreme Council officers	382.50	
Miscellaneous office expenses	3,818.95	
Benefit certificate fees returned	13.00	
Printing plant	352.24	
Care of securities by State Treasurer, Mass.	1,283.69	
Actuaria) service	167.75	
Sundry items	411-36	
Total disbursements	8	8,186,019.52
Balance	8	4, 944, 733.15
LEDOURD ACCOUNT	=	
LEDGER ASSETS.		
Book value of real estate\$		
Book value of bonds		
Deposited in trust companies and banks on interest		
Accrued interest on bonds purchased	5,084.76	
Total ledger assets, as per balance	\$	4,944,733.15
NON-LEDGER ASSETS.		
Interest due and accrued on bonds\$	53, 449, 32	
Interest due and accrued on other assets	2,333.17	
Total interest due and accrued		55, 782, 49
Assessments actually collected by subordinate lodges not yet turned over		00, 102, 49
Lodge		707, 582, 27
Assessments paid in advance		62.14
Supreme Council dues actually collected but not yet turned over to Supr		93,357,90
Office furniture		4,208,49
Printing plant		10,573.44
Paper, stock and supplies for sale		3,752.13
Sundry balances due on accounts		2,500.03
Gross assets		
Gross assets	\$	5,822,552.04

#### DEDUCT ASSETS NOT ADMITTED.

Bills receivable		13	
Book value of bonds and stocks over market value	373,155.8	1	
Office furniture	- 11000		
Printing plant	- 10,573.4	4	
Stock and supplies	3,752.1	3	
Total		- \$	394, 189, 90
Total admitted assets		- \$	5,428,362.14
LIABILITIES.			
Death claims due and unpaid	-\$ 98,096.8	8	
Death claims resisted	29.000.0	0	
Death claims reported but not yet adjusted	- 681,500.0	0	
Additional claims made on account of persons not in good standing	26,000.0	0	
Total death claims		- \$	834, 596, 38
Salaries, rents, expenses, commissions, etc., due or accrued			1,508.16
Advance assessments		-	62.14
Sundry balances		-	560.61
Total liabilities		\$	836, 727.29
EXHIBIT OF FUNDS.			
	Mortuary.		Reserve.
Balance on hand December 31, 1906	1.112.714.41	8	2,878,457.16
Received during the year from assessments	8,596,351.93		
Received during the year from interest and dividends	28,969.29		105.955.01
Received during the year from all other sources	500.00		5,806.77
Total \$	9,738,535.76	8	2, 990, 218. 94
Transferred to other funds	1,050,000.00		
Balance	8,688,535.76	8-	
Received by transfers			1,050,000.00
Balance after transfers		8	4, 040, 218. 94

#### Disbursed during the year 7,931,960.92 40.117.96 Expense, Total. Received during the year from assessments ----8,596,351,93 Received during the year from interest and dividends ----4,026.57 138,960.87 Received during the year from dues and per capita tax -----193,418.70 193.418.70 Received during the year from all other sources -----15,008.05 21,314.82

213,940.64

8, 186, 019, 52

4.944.733.15

#### EXHIBIT OF CERTIFICATES.

Balance on hand December 31, 1907 -----\$ 188, 057, 33 \$

Disbursed during the year -----

#### TOTAL DUSINESS OF THE VEAD

Number.	Amount.
240,894	\$ 514,130,500.00
12,568	17,026,500.00
	1,664,000.00
253, 462	\$ 532,821,000.00
13.032	27,877,452.88
240,430	\$ 504.943.547.67
3,253	7,928,500.00
9,779	19, 948, 952, 33
	240, 894 12, 568 253, 462 13, 032 240, 430 3, 253

115,334.91

### BUSINESS IN NORTH CAROLINA DURING YEAR.

	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement Benefit certificates written during the year		\$	6, 713, 500, 00 359, 000, 00
Benefit certificates increased during the year		_	14,000.00
Total	3,098	\$	7,086,500.00
Deduct terminated or decreased during the year	197		428, 805. 12
Total benefit certificates in force December 31, 1907	2,901	\$	6,657,694.88
Benefit certificates terminated by death during the year	49		134,000.00
Benefit certificates terminated by lapse during the year	148	_	294, 805.12
EXHIBIT OF DEATH CLAIMS.			
TOTAL CLAIMS.			
	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	385	\$	930, 185.03
Claims (face value) incurred during the year	3,254		7,871,460.72
Total	3,639	\$	8,801,645.75
Claims paid during the year	3,285		7,931,960.92
Balance	354	\$	869, 684-83
Saved by compromising or scaling down claims during the year	9		35,088.45
Claims unpaid December 31, 1907	845	\$	834,596-38
NORTH CAROLINA CLAIMS.			
	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	5	\$	8,884.61
Claims (face value) incurred during the year	49	_	133,010.77
Total	54	\$	141,895.38
Claims paid during the year	50		130,395.38
Balance	4	\$	11.500.00
Saved by compromising or scaling down claims during the year			500.00
Claims unpaid December 31, 1907	4	\$	11,000.00
Received during the year from members in North Carolina-			
Mortuary	112,952.4	6	
Expenses	2,382.4	5	

18,005.26

# ROYAL BENEFIT SOCIETY.

Incorporated November, 1897.

Commenced Business November, 1897.

### D. F. PENINGTON, President.

J. McK. Berry, Secretary.

Total disbursements -----

J. T. UNVERZOGT, Treasurer.

Home Office, 902 F Street, N. W., Washington, D. C.

# BALANCE SHEET. Amount of net ledger assets December 31 of previous year.....\$ 12,918.73

INCOME.

INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary		
For reserve	70,520,77	
For permanent disability	10,520,11	
For sick and accident		
Assessments for expenses	70,559.98	
Medical examiners' fees	97.80	
Total paid by members\$	141,178.55	
nterest on mortgage loans	27.50	
nterest on collateral loans	215.75	
Sale of lodge supplies	150.28	
Commissions returned	37.10	
Bond fees	3.60	
Overremittance from collectors	24.45	
Protested check carried over from last year as cash now paid	14.40	
Total income		141,651.63
Sum of both amounts	\$	154,570.36
DISBURSEMENTS.		
Death claims	21,565,25	
lick and accident claims	45,910.05	
Cancellations	2,037.87	
Total benefits paid\$	69, 513, 17	
Commissions and fees paid to or retained by deputies or organizers	28,076,22	
alaries of managers or agents not deputies or organizers	2,384.50	
alaries of officers and trustees	4, 129, 00	
alaries of office employees	5, 236, 10	
salaries and fees paid to subordinate medical examiners	2, 330, 10	
raveling and other expenses of officers, trustees and committees	1.918.17	
or collection and remittance of assessments and dues	13,546.54	
	446.75	
nsurance Department Iees		
	1,746.20	
lent	1,746.20 1,774.36	
tentAdvertising, printing and stationery		
tent	1,774.36	
dent	1,774.36 2,275.77	
dent. Advertising, printing and stationery Sostage, express, telegraph and telephone Expense of Supreme Lodge meeting Legal expense in litigating claims, \$107.20; other legal expenses, \$421.15 Turniture, fixtures and supplies	1,774.36 2,275.77 123.35	
nsurance Department fees Advertising, printing and stationery Postage, express, telegraph and telephone Sxpense of Supreme Lodge meeting Legal expense in litiguting claims, \$107.20; other legal expenses, \$421.15 Purniture, fix tures and supplies Lazes and litenses	1,774.36 2,275.77 123.35 528.35	

### LEDGER ASSETS.

Mortgage loans on real estate\$	7.000.0	
Book value of stocks	1,000.0	
Deposited in trust companies and banks on interest  Cash in association's office, \$143.83; deposited in banks (not on interest),	1,300.0	
\$6,930.61	7,074.4 1,630.8	
Total ledger assets, as per balance		
NON-LEDGER ASSETS.		-\$ 15,005.26
Assessments actually collected by subordinate lodges not yet turned over	to Suprem	
Lodge		
Furniture, fixtures and safe		700.00
Gross assets		-\$ 24,055.46
DEDUCT ASSETS NOT ADMITTED,		
Balance due from organizers and collectors not secured by bonds\$	746.2	2
Furniture and fixtures	700.0	0
Total		1,446.22
Total admitted assets		-\$ 22,609.24
LIABILITIES.		
Death claims due and unpaid\$	375.0	0
Death claims reported but not yet adjusted	2,348.0	0
Total death claims Sick and accident claims reported but not yet adjusted		
Total unpaid claims		
Advance assessments		
Current bills for supplies		
Balance due collectors		
Total liabilities		
EXHIBIT OF FUNDS.		
Benefit Fund, Gener	ral Fund.	Total.
Balance on hand December 31, 1906	9,374.61	
	70,559.98	141.080.75
Received during the year from interest and dividends	243.25	243.25
Received during the year from all other sources	313.23	313.23
Total	80,491.07 3,000.00	\$ 154,570 36
		\$
Received by transfers 3,000.00		·
	77,491.07	\$ 154,570.36
Disbursed during the year 69,513.17	67,051.93	136,565.10
Balance on hand December 31, 1907	10,439.14	\$ 18,005.26

### EXHIBIT OF CERTIFICATES.

Number.		Amount.
10,569 7,550	\$	1,866,700.00 1,375,930.00
18 119	8	3, 242, 630, 00
5,349	*	940, 555.00
12,770	\$	2,302,075.00
160		22,698.25
5,139		915,818.88
50	_	2,037.87
Number.		Amount.
2,816	\$	505,325.00
1,715		342,625.00
4,531	\$	847,950.00
1,505		285,550.00
3,026	s	562, 400, 00
48		7,647.50
1,443		277, 148. 10
14	_	754.40
Number		A mount.
	·	3,052,50
	*	22,698.25
	-	25, 750, 75
	0	21,565.25
		4,185.50
10	9	1,462.50
		2,723.00
	S	
13	\$	
	\$	Amount.
13	\$	
Number.	=	Amount.
Number.	=	Amount. 600.00
Number. 3 48	\$	Amount. 600.00 7,647.50
Number. 3 48 51	\$	Amount. 600.00 7,647.50 8,247.50
Number. 3 48 51 45	\$	Amount. 600.00 7,647.50 8,247.50 7,047.00
	10,569 7,550 18,119 5,349 12,770 160 5,139 50 8. Number. 2,816 1,715 4,531 1,505 3,026 48 1,443 14  Number. 13 160 173 1555 18	10,569 \$ 7,550  18,119 \$ 5,349  12,770 \$ 160 5,139 50  8.  Number. 2,816 \$ 1,715  4,531 \$ 1,505  3,026 \$ 48 1,443  14  Number. 13 \$ 160  173 \$ 155  18 \$

#### EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS,	Number.	Amount.
Claims unpaid December 31, 1906, as per last statement	273	\$ 2,538.50
Claims incurred during the year	4,691	45,764.05
Total	4,964	\$ 48,302.55
Claims paid during the year	4,723	45.910.05
Claims unpaid December 31, 1907	241	2,392.50

NORTH CAROLINA CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	56	\$	541.50
Claims incurred during the year		_	10,534.5
Total	-,	\$	11,076.00
Claims unpaid December 31, 1907	53		553.0
Otaliis unpaid December 31, 1301	- 50	-	555.0
EXHIBIT OF OLD AGE AND OTHER CLA	IMS.		
TOTAL CLAIMS.	Number.		Amount.
Claims incurred during the year (cancellations)			2,037.8
Total	. 50	\$	2,037.8
Claims paid during the year (cancellations)	50	_	2,037.8
NORTH CAROLINA CLAIMS.	Number.		Amount.
Claims incurred during the year (cancellations)		\$	
Total		\$	754.0
Claims paid during the year (cancellations)	14	-	754.0
Received during the year from members in North Carolina:	00.000		
Benefit fund	18, 389.	25	
Total			38,754.7
		=	
		=	
		-	
REFORMED JUNIOR KNIGHTS OF GI	DEON M	11	UTUAL
REFORMED JUNIOR KNIGHTS OF GII AID SOCIETY.	DEON M	11	TUAL
AID SOCIETY.			
AID SOCIETY. Incorporated February 16, 1904. Commence	DEON M		
AID SOCIETY, Incorporated February 16, 1904.  C. D. CROOM, President.	ed Business	Ap	ril 1, 1904.
AID SOCIETY, Incorporated February 16, 1904.  C. D. CROOM, President.  J. D. BANTON, Secretary.  C.	ed Business	Ap	ril 1, 1904.
AID SOCIETY, Incorporated February 16, 1904.  C. D. CROOM, President.	ed Business	Ap	ril 1, 1904.
AID SOCIETY, Incorporated February 16, 1904.  C. D. CROOM, President.  J. D. BANTON, Secretary.  C.	ed Business	Ap	ril 1, 1904.
AID SOCIETY.  Incorporated February 16, 1904.  C. D. CROOM, President.  J. D. BANTON, Secretary.  C. Home Office, 108 E. Center Street, North Goldsbor	ed Business	Ap	ril 1, 1904.
AID SOCIETY.  Incorporated February 16, 1904.  C. D. CROOM, President.  J. D. Banton, Secretary.  C. Home Office, 108 E. Center Street, North Goldsbord  BALANCE SHEET.	ed Business DILLARD, T	Ap	oril 1, 1904. surer.
AID SOCIETY.  Incorporated February 16, 1904.  C. D. CROOM, President.  J. D. BANTON, Secretary.  C. Home Office, 108 E. Center Street, North Goldsbor	ed Business DILLARD, T	Ap	oril 1, 1904. surer.
AID SOCIETY.  Incorporated February 16, 1904.  C. D. CROOM, President.  J. D. Banton, Secretary.  C. Home Office, 108 E. Center Street, North Goldsbord  BALANCE SHEET.	ed Business DILLARD, T	Ap	oril 1, 1904. surer.
AID SOCIETY.  Incorporated February 16, 1904.  C. D. CROOM, President.  J. D. BANTON, Secretary.  C. Home Office, 106 E. Center Street, North Goldsbox  BALANCE SHEET.  Amount of net ledger assets December 31 of previous year  INCOME.  Gross amount of assessments paid by members, viz.:	ed Business DILLARD, T	Ap	oril 1, 1904. surer.
AID SOCIETY.  Incorporated February 16, 1904. Commence C. D. Croom, President.  J. D. Banton, Secretary. C.  Home Office, 108 E. Center Street, North Goldsbox  BALANCE SHEET.  Amount of net ledger assets December 31 of previous year	DILLARD, Tro, N. C.	Ap	oril 1, 1904. surer.
AID SOCIETY.  Incorporated February 16, 1904. Commence C. D. Croom, President.  J. D. Banton, Secretary. C.  Home Office, 106 E. Center Street, North Goldsbox  BALANCE SHEET.  Amount of net ledger assets December 31 of previous year  INCOME.  Gross amount of assessments paid by members, viz.:  For mortuary.  Gross amount of membership fees required or represented by applications.	DILLARD, Tro, N. C.	Apres =\$	oril 1, 1904. surer.
AID SOCIETY.  Incorporated February 16, 1904. Commence C. D. Croom, President.  J. D. Banton, Secretary. C.  Home Office, 106 E. Center Street, North Goldsbord  BALANCE SHEET.  Amount of net ledger assets December 31 of previous year  INCOME.  Gross amount of assessments paid by members, viz.:  For mortuary  Gross amount of membership fees required or represented by applications  Medical examiners' fees.	DILLARD, T ro, N. C.	Apr 'reas	oril 1, 1904. surer.
AID SOCIETY.  Incorporated February 16, 1904. Commence C. D. Croom, President.  J. D. Banton, Secretary. C.  Home Office, 108 E. Center Street, North Goldsbord  BALANCE SHEET.  Amount of net ledger assets December 31 of previous year	\$ 1,220 \$ 1,558 \$ 1,658	Aprirea	oril 1, 1904. surer.
AID SOCIETY.  Incorporated February 16, 1904. Commence C. D. Croom, President.  J. D. Banton, Secretary. C.  Home Office, 106 E. Center Street, North Goldsbord  BALANCE SHEET.  Amount of net ledger assets December 31 of previous year  INCOME.  Gross amount of assessments paid by members, viz.:  For mortuary  Gross amount of membership fees required or represented by applications  Medical examiners' fees.	DILLARD, T ro, N. C.  \$ 1,220.  125.  313.  \$ 1,662.	Aprirea	oril 1, 1904. surer.
AID SOCIETY.  Incorporated February 16, 1904. Commence C. D. Croom, President.  J. D. Banton, Secretary. C.  Home Office, 108 E. Center Street, North Goldsbox  BALANCE SHEET.  Amount of net ledger assets December 31 of previous year  INCOME.  Gross amount of assessments paid by members, viz.:  For mortuary  Gross amount of membership fees required or represented by applications  Medical examiners' fees  Total paid by members  Sale of lodge supplies	DILLARD, T ro, N. C.  \$ 1,220	April 1 \$	oril 1, 1904. surer.

400.00

### DISBURSEMENTS.

Death claims	1,050.00		
m. s. 1 b. m. 6ta paid	1,050.00		
deputies or organizers	250.00		
	379.28		
a la la de Carampiones	107.84		
a t	213.00		
m u 1 -they expenses of officers, trustees and committees	145.13		
	58.00		
talograph and telephone	65.00		
	200.00		
Expense of Supreme Lodge meeting	2.00		
Total disbursements		ŝ	2,470.25
Total disbursements		2	100.00
Balance			200.00
LEDGER ASSETS.			
Cash deposited in banks (not on interest)\$	100.00		
Total ledger assets, as per balance		8	100.00
LIABILITIES.			
Death claims due and unpaid\$	400.00		
Death claims adjusted, not yet due	200.00		
Total death claims		S	600.00
Total death claims			165.00
Total death claims  Salaries, rents, expenses, commissions, etc., due or accrued  Due for safe			200.00
Due for safe			965.00
Total liabilities		\$	965.00
EXHIBIT OF CERTIFICATES.			
BUSINESS IN NORTH CAROLINA DURING YEAR	Number.		Amount.
	2,601		260,100.00
Benefit certificates in force December 31, 1906, as per last statement	601	Ψ	60, 100, 00
Benefit certificates written during the year		_	
Total	0,000	\$	320,200.00
Deduct terminated or decreased during the year	516		51.600.00
Total benefit certificates in force December 31, 1907	2,686	\$	268,600.00
Benefit certificates terminated by death during the year	16		1,600.00
Benefit certificates terminated by death during the year  Benefit certificates terminated by lapse during the year	500		50,000.00
Benefit certificates terminated by lapse during the year		_	
EXHIBIT OF DEATH CLAIMS.			
NORTH CAROLINA CLAIMS.			
	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement		\$	400.00
Claims (face value) incurred during the year	16		1.050.00
Total		\$	1,450.00
Total			1,050.00
Claims paid during the year		_	

Claims unpaid December 31, 1907

3,719.04

### THE ROYAL KNIGHTS OF KING DAVID.

Incorporated September 10, 1883.

Commenced Business 1883.

JOHN MERRICK, President.

W. G. PEARSON, Secretary.

JOHN MERRICK, Treasurer,

Home Office, 2121/2 Parrish Street, Durham, N. C.

#### BALANCE SHEET.

Amount of ledger assets December 3I of previous year-----

INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	4,500.00	
Gross amount of per capita tax, annual dues and assessments for ex-		
pense	4,353.50	
Gross amount of membership fees required or represented by applica-		
tions	2.50	
Total paid by members\$	8,855.00	
Sale of lodge supplies	1,350.40	
Total income		10,205.40
Sum of both amounts		10,790.61
DISBURSEMENTS.		
Death claims\$	2,250.00	
Total benefits paid\$	2,250,00	
Salaries of deputies and organizers	540.00	
Salaries of managers or agents not deputies or organizers	1,200,00	
Salaries of officers and trustees	650.00	
Salaries of office employees	700.00	
Traveling and other expenses of officers, trustees and committees	700.00	
Insurance Department fees	58.00	
Rent	60.00	
Advertising, printing and stationery	873.60	
Postage, express, telegraph and telephone	156.5I	
Lodge supplies	1.388.46	
Furniture and fixtures	310.00	
Total disbursements		8,886.57
Balance	\$	1,904.04
LEDGER ASSETS.		
Mortgage loans on real estate\$	500.00	
Deposited in banks (not on interest)	I,904.04	
Bills receivable, \$958; organizers' balances, \$300	1,258.00	
Total ledger assets		3, 662, 04
NON-LEDGER ASSETS.		0.002.04
Interest due (\$32) and accrued (\$10) on mortgages	42.00	
Interest due (\$32) and accrued (\$10) on mortgages		
Total interest due and accrued		57.00

#### DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers, not secured by bonds\$	300.00	
Bills receivable	958.00	
Total	\$	1,258.00
Total admitted assets	\$	2,461.04
EXHIBIT OF FUNDS.		Mortuary.
Balance on hand December 31, 1906	\$	585-21
Balance on hand December 31, 1907	\$	2,461.04

### EXHIBIT OF CERTIFICATES.

#### BUSINESS IN NORTH CAROLINA DURING YEAR.

	Number.	Amount.
Senefit certificates in force December 31, 1906, as per last statement	2,642	\$ 132,100.00
Senefit certificates written during the year	2,358	117,900.00
Total	5,000	\$ 250,000.00

### EXHIBIT OF DEATH CLAIMS.

NORTH CAROLINA CLAIMS.	Number.	Amount.
Claims (face value) incurred during the year	44	\$ 2,250.00
Total	44	\$ 2,250.00
Claims paid during the year	44	 2,250.00

### RALEIGH UNION SOCIETY.

Incorporated 1893.

Commenced Business May 20, 1894.

W. H. RAY, President.

JAS. A. WATKINS, Secretary.

Sum of both amounts----

F. R. FREEMAN, Treasurer.

2,902.45

Home Office, Wyatt, N. C.

#### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year	\$	11.95
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	2,224.50	
Gross amount of per capita tax	543.50	
Gross amount of membership fees required or represented by applica-		
tions	120.50	
Total paid by members\$	2.888.50	
Official publication	2.00	
Total income		2,890.50

### DISBURSEMENTS.

Death claims	\$ 2,645.0	0	
Total benefits paid	\$ 2,645.0	0	
Salaries of managers or agents not deputies or organizers	50.0	0	
Salaries of officers and trustees	20.0	0	
Other compensation of officers and trustees	12.0	0	
For collection and remittance of assessments and dues	63.0	0	
Insurance Department fees	50.0	0	
Advertising, printing and stationery		0	
Postage, express, telegraph and telephone-		0	
Official publication	20.0	0	
Total disbursements		-8	2,883.00
Balance		-\$	19.45
LEDGER ASSETS.			
Cash deposited in banks (not on interest)		-8	26.45
Total admitted assets		\$	26.45
EXHIBIT OF CERTIFICATES.			
BUSINESS IN NORTH CAROLINA DURING YEA	R.		
	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement	1,215	\$	139,725.00
Benefit certificates written during the year	112		6.440.00
Total	1, 327	s	146, 165.00
Deduct terminated or decreased during the year		_	2, 645, 00
Total benefit certificates in force December 31, 1907	1,304	\$	143,520.00
EXHIBIT OF DEATH CLAIMS.	N		
	Number.		Amount.
Claims (face value) incurred during the year	23	\$	2,645.00
Total	23	\$	2,645.00
Claims paid during the year	23		2,645.00

### STANDARD FRATERNAL SOCIETY.

Incorporated April, 1907.

Commenced Business June 5, 1907.

GEORGE W. CLINTON, President.

WM. B. MORRIS, Secretary.

JOHN L. WALKER, Treasurer.

Home Office, 27 West Trade Street, Charlotte, N. C.

### INCOME.

Gross amount of assessments paid by members, viz.:  For sick and accident	304.15
Gross amount of membership fees required or represented by appli-	
cations	67.50
Total paid by members\$	371.65
Advanced by directors	562.00

933.65

DISBURSEMENTS.			
Death claims	\$ 7.5 29.1		
Total benefits paid		-	
Commissions and fees paid to or retained by deputies or organizers			
Furniture, salaries, printed matter and incidental expenses	722.9	1	
Total disbursements		_8	890.22
Balance		- \$	43.43
LEDGER ASSETS.		_	
Cash in association's office	\$ 43.4	3	
Total ledger assets, as per balance		\$	43.43
LIABILITIES.		-	
Salaries, rents, expenses, commissions, etc., due or accrued		S	378, 40
Borrowed money			300.00
Total liabilities		-\$	678.40
EXHIBIT OF CERTIFICATES.			
BUSINESS IN NORTH CAROLINA DURING YEA	R.		
	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement	348	\$	10,130.00
Benefit certificates written during the year	952		20,260.00
Total	1,300	\$	30,390.00
Deduct terminated or decreased during the year	952	_	20,260 00
Total benefit certificates in force December 31, 1907		\$	10, 130-00
Benefit certificates terminated by death during the year			7.50
Benefit certificates terminated by lapse during the year	951	_	20, 252, 50
		_	
EXHIBIT OF DEATH CLAIMS.			
EXHIBIT OF DEATH CLAIMS.  NORTH CAROLINA CLAIMS.	Number		Amount
	Number.	s	Amount.
NORTH CAROLINA CLAIMS.  Claims (face value) incurred during the year.	1	-	7.50
NORTH CAROLINA CLAIMS.	1	\$	

# EXHIBIT OF SICK AND ACCIDENT CLAIMS.

NORTH CAROLINA CLAIMS.	Number.		Amount.
Claims incurred during the year	40	8	29-17
Total	40	\$	29-17
Claims paid during the year	40		29.17

# SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD.

Incorporated January 1, 1891.

Commenced Business January 1, 1891,

JOSEPH C. ROOT, President,

JOHN T. YATES, Secretary.

MORRIS SHEPPARD, Treasurer.

232, 753, 40

14, 735. 61

22, 295, 78

5,509.38

7,641.57

7,872,57

Home Office, Fifteenth and Howard Streets, Omaha, Nebraska,

### BALANCE SHEET. INCOME.

Gross amount of assessments paid by members, viz.:		
For mortuary		
For reserve	546, 157, 28	
Assessments for expense	655,388.75	
Gross amount of membership fees required or represented by applica-		
tions	107, 382, 43	
Surety bonds (camp officers)	9,235.34	
Assessments from members at large	1,578.55	
General relief funds, voluntary contributions	2,625.20	
Total paid by members		
Interest on bonds	166,707.12	
Interest from all other sources	14,397.07	
Gross rent from association's property, including \$9,976 for associa-		
tion's occupancy of its own buildings	18,633.50	
Sale of lodge supplies	14, 156, 60	
Official publication	7.813.11	
Profit on sale of bonds and buildings sold	1,577.97	
Protested checks reimbursed	4,821.30	
Surety companies for losses	3,022.81	
Woodmen Circle, \$6,000; governing bodies, \$3,272.26	9,272.26	
Bronze tablets for monuments sold	1.618.00	
Premiums for new members sold	1,256.03	
Refunded from deputies, \$761.17; Pacific jurisdiction, per capita,		
\$320	1,081.17	
Cancelled general fund checks	215.82	
Miscellaneous receipts	559.72	
Total income		5,827,526.82
Sum of both amounts	\$	10, 265, 450, 44
DISBURSEMENTS.		
Death claims\$	3,272,789.30	
Total permanent disability claims	9,250.00	

Monuments ----

Refunded to members' beneficiary fund -----

Refunded to members' general fund ----

Other compensation of officers and trustees -----

Salaries and other compensation of committees----

Total benefits paid -----\$ 3,537,400.88 Commissions and fees paid to or retained by deputies or organizers .... 317, 477.10 Salaries of officers and trustees -----

Salaries of office employees\$	110,589.30	
Salaries and fees paid to Supreme Medical Examiners	8,818,70	
Salaries and fees paid to subordinate medical examiners	1,058.90	
Traveling and other expenses of officers, trustees and committees	5,951.06	
Insurance Department fees	1,162.55	
Rent, including \$9,976 for association's occupancy of its own build-		
ings	9,976.00	
Advertising, printing and stationery	57.018.64	
Postage, express, telegraph and telephone	28, 116. 54	
Lodge supplies	22,575.85	
Official publication  Expense of Supreme Lodge meeting	70,975.07	
Legal expense in litigating claims	108.227.63	
Furniture and fixtures	7,400,26	
Taxes, repairs and other expenses on real estate	15, 165, 48	
Amortization of premiums on bonds	9,846.26	
Taxes on personal property, \$230.08; Sovereign Manager's expense, etc.,	3,040,20	
\$187.25	417.33	
Surety bonds, \$6,500; premiums for securing new members, \$8,576,57	15,076.57	
Legislation, \$100; claim department, \$8,287.09	8, 387, 09	
Bronze tablets, \$36; Uniform Rank, \$100	136, 00	
General relief fund, \$1,121.25; miscellaneous expenses, \$8,085.75	9,207.00	
Miscellaneous traveling expenses	2,077.82	
Falkenburg monuments	2,533,95	
Advances to clerks (repaid)	171.75	
Nebraska Log Rolling Association	50.00	
Boys of Woodcraft, \$22.50; Child's Saving Institute, \$20		
Total disbursements		4,396,024.07
Balance	S	5, 869, 426, 37
	_	
LEDGER ASSETS.	440	
	112, 474.00	
Book value of bonds (excluding interest)		
Described in transfer on 11 and 1 and 1 and 1		
Deposited in trust companies and banks on interest	383,922.15	
Cash in association's office	383,922.15 13,278.40	
Cash in association's office  Due from camps and others	383, 922, 15 13, 278, 40 1, 768, 21	
Cash in association's office — — — — — — — — — — — — — — — — — — —	383, 922, 15 13, 278, 40 1, 768, 21 53, 170, 47	
Cash in association's office  Due from camps and others	383, 922, 15 13, 278, 40 1, 768, 21 53, 170, 47	5, 869, 426, 37
Cash in association's office	383,922.15 13,278.40 1,768.21 53,170.47	5, 869, 426, 37
Cash in association's office	383,922.15 13,278.40 1,768.21 53,170.47	5, 869, 426, 37 32, 998, 31
Cash in association's office	383, 922. 15 13, 278. 40 1, 768. 21 53, 170. 47	
Cash in association's office ————————————————————————————————————	383, 922. 15 13, 278. 40 1, 768. 21 53, 170. 47	32,998.31
Cash in association's office	383, 922. 15 13, 278. 40 1, 768. 21 53, 170. 47	32,998.31
Cash in association's office	383, 922. 15 13, 278. 40 1, 768. 21 53, 170. 47 \$	32,998.31 47,526.00 480,000.00
Cash in association's office	383, 922. 15 13, 278. 40 1, 768. 21 53, 170. 47 \$	32,998.31 47,526.00
Cash in association's office  Due from camps and others  Inventory  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on bonds  Market value of real estate over book value  Assessments actually collected by subordinate lodges not yet turned over Lodge  Gross assets  DEDUCT ASSETS NOT ADMITTED.	383, 922. 15 13, 278. 40 1, 768. 21 53, 170. 47 \$	32,998.31 47,526.00 480,000.00
Cash in association's office  Due from camps and others  Inventory  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on bonds  Market value of real estate over book value  Assessments actually collected by subordinate lodges not yet turned over Lodge  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.:	383, 922. 15 13, 278. 40 1, 768. 21 53, 170. 47	32,998.31 47,526.00 480,000.00
Cash in association's office  Due from camps and others  Inventory  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on bonds  Market value of real estate over book value  Assessments actually collected by subordinate lodges not yet turned over Lodge  Gross assets  DEDUCT ASSETS NOT ADMITTED.	383, 922. 15 13, 278. 40 1, 768. 21 53, 170. 47	32,998.31 47,526.00 480,000.00
Cash in association's office  Due from camps and others  Inventory  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on bonds  Market value of real estate over book value  Assessments actually collected by subordinate lodges not yet turned over  Lodge  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.:  Bonds	383, 922. 15 13, 275. 40 1, 768. 21 53, 170. 47 \$ to Supreme	32,998.31 47,526.00 480,000.00 6,429,950.68
Cash in association's office  Due from camps and others  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on bonds  Market value of real estate over book value  Assessments actually collected by subordinate lodges not yet turned over  Lodge  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.:  Bonds  Total admitted assets	383, 922. 15 13, 275. 40 1, 768. 21 53, 170. 47 \$ to Supreme	32,998.31 47,526.00 480,000.00 6,429,950.68
Cash in association's office  Due from camps and others  Inventory  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on bonds  Market value of real estate over book value  Assessments actually collected by subordinate lodges not yet turned over  Lodge  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.:  Bonds  Total admitted assets  LIABILITIES.	383, 922.15 13, 275.40 1, 768. 21 53, 170.47 \$ to Supreme	32,998.31 47,526.00 480,000.00 6,429,950.68
Cash in association's office  Due from camps and others  Inventory  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on bonds  Market value of real estate over book value  Assessments actually collected by subordinate lodges not yet turned over Lodge  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.:  Bonds  Total admitted assets  LIABILITIES.  Death claims due and unpaid	383,922.15 13,278.40 1,768.21 53,170.47 \$ to Supreme  5 7,030.91	32,998.31 47,526.00 480,000.00 6,429,950.68
Cash in association's office Due from camps and others Inventory  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on bonds.  Market value of real estate over book value Assessments actually collected by subordinate lodges not yet turned over Lodge.  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.: Bonds  Total admitted assets  LIABILITIES.  Death claims due and unpaid Death claims resisted	383, 922.15 13, 278.40 1, 768. 21 53, 170.47 \$ to Supreme  7,030.91 42,558.00	32,998.31 47,526.00 480,000.00 6,429,950.68
Cash in association's office  Due from camps and others  Inventory  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on bonds.  Market value of real estate over book value  Assessments actually collected by subordinate lodges not yet turned over  Lodge.  Gross assets.  DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.:  Bonds.  Total admitted assets.  LIABILITIES.  Death claims due and unpaid.  \$ Death claims resisted  Death claims reported but not yet adjusted.	383,922.15 13,278.40 1,768.21 53,170.47 \$ to Supreme  7,030.91 42,558.00 331,250.00	32,998.31 47,526.00 480,000.00 6,429,950.68
Cash in association's office Due from camps and others Inventory Total ledger assets, as per balance NON-LEDGER ASSETS.  Interest accrued on bonds Market value of real estate over book value Assessments actually collected by subordinate lodges not yet turned over Lodge Gross assets DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.: Bonds Total admitted assets  LIABILITIES.  Death claims due and unpaid \$ Death claims reported but not yet adjusted Present value of deferred death claims, payable in instalments.	383,922.15 13,278.40 1,768.21 53,170.47 \$ to Supreme	32,998.31 47,526.00 480,000.00 6,429,950.68
Cash in association's office Due from camps and others Inventory  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest accrued on bonds  Market value of real estate over book value Assessments actually collected by subordinate lodges not yet turned over Lodge  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.: Bonds  Total admitted assets  LIABILITIES.  Death claims due and unpaid Death claims reported but not yet adjusted.  Present value of deferred death claims, payable in instalments  Total death claims	383,922.15 13,278.40 1,768.21 53,170.47 \$ to Supreme  7,030.91 42,558.00 331,250.00 66,244.04	32,998.31 47,526.00 480,000.00 6,429,950.68
Cash in association's office Due from camps and others Inventory Total ledger assets, as per balance NON-LEDGER ASSETS.  Interest accrued on bonds Market value of real estate over book value Assessments actually collected by subordinate lodges not yet turned over Lodge Gross assets DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.: Bonds Total admitted assets  LIABILITIES.  Death claims due and unpaid Death claims resisted Death claims reported but not yet adjusted Present value of deferred death claims, payable in instalments  Total death claims Advance assessments	383, 922.15 13, 275.40 1, 768. 21 53, 170.47 \$  to Supreme  7, 030.91 42, 558. 00 331, 250. 00 66, 244.04	32,998.31 47,526.00 480,000.00 6,429,950.68 337.64 6,429,613.04
Cash in association's office  Due from camps and others Inventory  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on bonds- Market value of real estate over book value  Assessments actually collected by subordinate lodges not yet turned over Lodge  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.:  Bonds  Total admitted assets  LIABILITIES.  Death claims due and unpaid  Death claims reported but not yet adjusted.  Present value of deferred death claims, payable in instalments.  Total death claims  Advance assessments  Unpaid monuments	383,922.15 13,278.40 1,768.21 53,170.47 \$ to Supreme  7,030.91 42,558.00 331,250.00 66,244.04	32,998.31 47,526.00 480.000.00 6,429,950.68 337.64 6,429,613.04
Cash in association's office Due from camps and others Inventory Total ledger assets, as per balance NON-LEDGER ASSETS.  Interest accrued on bonds Market value of real estate over book value Assessments actually collected by subordinate lodges not yet turned over Lodge Gross assets DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.: Bonds Total admitted assets  LIABILITIES.  Death claims due and unpaid Death claims resisted Death claims reported but not yet adjusted Present value of deferred death claims, payable in instalments  Total death claims Advance assessments	383,922.15 13,278.40 1,768.21 53,170.47 \$ to Supreme  7,030.91 42,558.00 331,250.00 66,244.04	32,998.31 47,526.00 480,000.00 6,429,950.68 337.64 6,429,613.04
Cash in association's office  Due from camps and others Inventory  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on bonds- Market value of real estate over book value  Assessments actually collected by subordinate lodges not yet turned over Lodge  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.:  Bonds  Total admitted assets  LIABILITIES.  Death claims due and unpaid  Death claims reported but not yet adjusted.  Present value of deferred death claims, payable in instalments.  Total death claims  Advance assessments  Unpaid monuments	383,922.15 13,275.40 1,768.21 53,170.47 \$ to Supreme  7,030.91 42,558.00 331,250.00 66,244.04	32,998.31 47,526.00 480,000.00 6,429,950.68 337.64 6,429,613.04
Cash in association's office Due from camps and others Inventory  Total ledger assets, as per balance.  NON-LEDGER ASSETS.  Interest accrued on bonds.  Market value of real estate over book value Assessments actually collected by subordinate lodges not yet turned over Lodge.  Gross assets  DEDUCT ASSETS NOT ADMITTED.  Book value of bonds and stocks over market value, viz.: Bonds  Total admitted assets  LIABILITIES.  Death claims due and unpaid Death claims reported but not yet adjusted.  Present value of deferred death claims, payable in instalments.  Total death claims Advance assessments Unpaid monuments  Monuments resisted  Monuments resisted  Monuments resisted  Monuments resisted  Monuments resisted  Monuments resisted	383,922.15 13,275.40 1,768.21 53,170.47 \$ to Supreme  7,030.91 42,558.00 331,250.00 66,244.04	32, 998. 31 47, 526. 00 480,000.00 6, 429, 950. 68 337. 64 6, 429, 613. 04 447. 082. 95 45, 105. 80 157, 700. 00 3, 400. 00

#### EXHIBIT OF FUNDS

EXHIBIT OF FUNDS.		
	Mortuary.	Reserve.
Balance on hand December 31, 1906		\$ 3,830,926.19
Received during the year from assessments		546.157.28
Received during the year from interest and dividends		168,445.53
Received during the year from all other sources		1,176.97
Total		\$ 4,546,705.97
Transferred to other funds	850,000.00	 
Balance	3,790,263.91	\$ 4,546,705.97
Received by transfers		850,000.00
Balance after transfers	3.790,263,91	\$ 5,396,705.97
Disbursed during the year		9,846.26
Balance on hand December 31, 1907	267, 598. 64	\$ 5,386,859.71
	Expense.	Total.
Balance on hand December 31, 1906	237, 769. 72	\$ 4,437,923.62
Received during the year from assessments	655, 388. 75	5,461,572.82
Received during the year from interest and dividends	1,649.25	181, 104.19.
Received during the year from all other sources	183,672.84	184,849.81
Total	1,078,480,56	\$ 10, 265, 450, 44
Transferred to other funds		850,000.00
Balance	1,078,480.56	\$ 9,415,450.44
Received by transfers		850,000.00
Balance after transfers	1,078,480.56	\$ 10, 265, 450, 44
Disbursed during the year	863,512.54	4,396,024.07
Balance on hand December 31, 1907	214,968.02	\$ 5,869,426.37
EXHIBIT OF CERTIFICATES.		
TOTAL BUSINESS OF THE YEAR.		
TOTAL BOOMBOO OF THE TOTAL	Number.	Amount.

Balance on hand December 31, 1907	214,968.02	\$ 5,869,426.37
EXHIBIT OF CERTIFICATES.		
TOTAL BUSINESS OF THE YEAR.	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	330,720	\$ 465,150,100.00
Benefit certificates written during the year	93,724	116,553,900.00
Benefit certificates increased during the year		402,000.00
Total	424, 444	\$ 582,106,000.00
Deduct terminated or decreased during the year	35, 275	42,908,600.00
Total benefit certificates in force December 31, 1907	389, 169	\$ 539,197,400.00
Benefit certificates terminated by death during the year	2,639	3,825,100.00
Benefit certificates terminated by lapse during the year	17,298	20,714,200.00
Benefit certificates terminated during the year	15,338	18, 369, 300.00

### BUSINESS IN NORTH CAROLINA DURING YEAR.

Mumber	Amount

258

268

254,800.00

317,800.00

	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	4,829	\$ 6,500,400.00
Benefit certificates written during the year	2,110	2,449,500.00
Benefit certificates increased during the year		7,000.00
Total	6,939	\$ 8,956,900.00
Deduct terminated or decreased during the year	559	618,400.00
Total benefit certificates in force December 31, 1907	6,380	\$ 8,338,500.00
Benefit certificates terminated by death during the year	33	46, 300.00

Benefit certificates terminated by lapse during the year ----

Benefit certificates terminated during the year -----

### EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	348	s	575,059.36
Claims (face value) incurred during the year	2,639	4	3,825,100.00
_		-	
Total	2,987	8	4,400,159.36
Claims paid during the year	2,673	_	3,505,542.70
Balance	314	\$	894.616.66
Saved by compromising or scaling down claims during the year	5		352,677.75
Claims unpaid December 31, 1907	309	\$	541, 938. 91
NORTH CAROLINA CLAIMS.	Number.		44
Cl. i 13 D 21 1000 a 1-14 -4-4	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	33	\$	3,700.00 46,300.00
_	- 33	_	46.300.00
Total	34	\$	50,000.00
Claims paid during the year	30		34,875.00
Balance	4	8	15,125.00
Saved by compromising or scaling down claims during the year			8,700.00
Claims unpaid December 31, 1907	4	\$	6,425.00
EXHIBIT OF TOTAL PERMANENT DISABILIT	Y CLAIMS		
TOTAL CLAIMS.			
TOTAL CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	45	\$	43, 200.00
Claims incurred during the year	30		45,500.00
Total	75	9	88,700.00
Claims paid during the year			9,250.00
Balance	75	\$	79,450.00
Saved by compromising or scaling down claims during the year	3	_	2,500.00
Claims unpaid December 31, 1907	72	8	76,950.00
Received during the year from members in North Carolina:			
Mortuarys	64,018.94		
Reserve	8,207,56		
Expenses	11, 192. 07		
_			
Total		S	83, 418, 57

# THE SUPREME RULING OF THE FRATERNAL MYSTIC CIRCLE.

Incorporated April 27, 1895.

Commenced Business January, 1885.

F. H. DUCKWITZ, President.

J. D. MYERS, Secretary.

Sum of both amounts ----

JOHN SMILEY, Treasurer.

.....\$ 824, 181, 13

Home Office, 1913 Arch Street, Philadelphia, Pa.

#### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year	\$	242,345.96
INCOME.		
Gross amount of assessments paid by members, viz.:		
For mortuary\$	434,575.16	
Assessments for expense	116,231.46	
Medical examiners' fees	2,667.75	
Changing certificates	234.25	
Total paid by members\$	553,708.61	
Interest on mortgage loans	6,965.32	
Interest on collateral loans	20.00	
Interest on bonds	815-00	
Dividends on stock	120.00	
Interest from all other sources	1,369.12	
Gross rent from association's property, including \$1,480 for associa-		
tion's occupancy of its own buildings.	3,882.00	
Sale of lodge supplies	626.80	
Refunds account advances made	2,472.62	
Premiums on bonds of deputies	63.19	
Borrowed money	10,000.00	
Clerk hire paid N. C. Ruling No. 1 (members at large)	623.04	
Refund on printing	11.90	
Refund on amount drawn for Supreme Lodge meeting	643.94	
Miscellaneous	513 63	
Total income		581, 535, 17

#### DISBURSEMENTS.

Death claims	309.370.95
Total permanent disability claims	10,933.32
Sick and accident claims	2.875.58
Old age benefits	800.00
Assessments returned	13.77
Interest paid on death claims	110.00
A. G. mortuary claims paid	60.000.00
Total benefits paid\$	384,103.62
Commissions and fees paid to or retained by deputies or organizers	43,616.53
Salaries of deputies and organizers	37,499.83
Salaries of officers and trustees	9,834.40
Salaries and other compensation of committees	303.00
Salaries of office employees	11,036.97
Salaries and fees paid to Supreme Medical Examiners	2,050.47
Salaries and fees paid to subordinate medical examiners	3,025.47
Traveling and other expenses of officers, trustees and committees	1,811.85

For collection and remittance of assessments and dues\$	7,983.11	
Insurance Department fees	1, 152, 67	
Rent, including \$1,480 for association's occupancy of its own buildings-	1,480.00	
Advertising, printing and stationery	6,659.35	
Postage, express, telegraph and telephone	3,120.85	
Lodge supplies	1,119.83	
Official publication	5,979.79	
Expense of Supreme Lodge meeting	4,168.00	
\$191	615.85	
Furniture and fixtures	378.41	
Taxes, repairs and other expenses on real estate	2,362,11	
Premiums on fidelity bonds	579, 79	
Fraternal Congress	195.00	
Refund of expense assessments	3.68	
New York State tax on mortgages	32.50	
Accrued interest on mortgages purchased	245.59	
A. G. expense claims paid	14,573.47	
Miscellaneous	506.09	
Total disbursements		544, 437, 82
	_	
Balance	<u>\$</u>	279, 743. 31
LEDGER ASSETS.		
Book value of real estate\$	42,644.63	
Mortgage loans on real estate	145,350.00	
Loans secured by pledge of bonds, stocks or other collateral	300.00	
Book value of bonds (excluding interest), \$26,243.75; stocks, \$2,936.25— Deposited in trust companies and banks on interest	29, 180.00 60, 260, 93	
Cash in association's office	1, 807, 75	
Bills receivable	200.00	
Total ledger assets, as per balance	\$	279,743.31
NON-LEDGER ASSETS.		
Interest due (\$241.50) and accrued (\$2,193.16) on mortgages	2,434.66	
Interest accrued on bonds	363.33	
Interest accrued on collateral loans	13.16 620.69	
Rent due and accrued	131.00	
_		
Total interest and rent due and accrued		3,562.84
Market value of real estate over book value		8,855.37
Assessments actually collected by subordinate lodges not yet turned over		
Lodge		62, 494, 84
Furniture, fixtures, supplies, etc.		5.500.00
Personal and Ruling balances		11,790.35
Sick and accident benefits loaned on certificates in force	-	41,792.27
Gross assets	\$	413, 739.02
DEDUCT ASSETS NOT ADMITTED		
DEDUCT ASSETS NOT ADMITTED.		
Balance due from organizers, not secured by bonds\$	11,790.35	
Balance due from organizers, not secured by bonds	200.00	
Balance due from organizers, not secured by bonds\$ Bills receivable	200.00 350.75	
Balance due from organizers, not secured by bonds\$ Bills receivable	200.00	
Balance due from organizers, not secured by bonds\$ Bills receivable	200.00 350.75 5,500.00	17,841.10
Balance due from organizers, not secured by bonds	200.00 350.75 5,500.00	17,841.10 395,897,92

### LIABILITIES.

Death claims resisted	82,696.46		
Total unpaid claims			161,255.58 5,141.16 10,356.67
Total liabilities		\$	176.753.41
EXHIBIT OF FUNDS.		7	
Mortuary.	Expense		Total.
Balance on hand December 31, 1906\$ 239, 136.84	\$ 3,209.12	\$	242,345.96
Received during the year from assessments 434,575.16	116,231.45		550,806.61
Received during the year from interest and dividends 8,705.33	584-11		9, 289, 44
Received during the year from all other sources 4,382.00	17,357.12	_	21,739.12
Total\$ 686,799-33		\$	824, 181. 13
Transferred to other funds 25,000.00			
Balance\$ 661,799.33	\$	\$-	
Received by transfers	2,500.00		
Balance after transfers\$ 661,799.33	\$ 162,381.80	\$-	
Disbursed during the year 386,824.18	157,613.64		544, 437, 82
Balance on hand December 31, 1907	\$ 4,768.16	\$	279.743.31
		=	
EXHIBIT OF CERTIFICATES.			
TOTAL BUSINESS OF THE YEAR.	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement		\$	19,480,166.67
Benefit certificates written during the year	20,739		25, 166, 250.00
Total	35,760	s	44,646,416.67
Deduct terminated or decreased during the year		*	4,709,416-67
Total benefit certificates in force December 31, 1907	31,717	s	39,937,000.00
Benefit certificates terminated by death during the year			428,872.22
Benefit certificates terminated by lapse during the year	3,729		4, 269, 544, 45
Benefit certificates terminated by disability during the year	6		11,000.00
BUSINESS IN NORTH CAROLINA DURING YE			
Benefit certificates in force December 31, 1906, as per last statement	Number. - 360	s	Amount. 602, 666-67
Benefit certificates written during the year		Ф	1,084,500.00
		-	
Total	- 837 - 62	\$	1.687,166.67
		-	
Total benefit certificates in force December 31, 1907		\$	1,553,000.00
Benefit certificates terminated by death during the year Benefit certificates terminated by lapse during the year	- 7 55		12,200.00
		=	1211,000.01
EXHIBIT OF DEATH CLAIMS.			
TOTAL CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	- 50	\$	61,844.18
Claims (face value) incurred during the year			428,872.22
Total	- 358	s	490, 716, 40
Claims paid during the year			309,370.95
Balance	_ 154	s	181,345.45
Saved by compromising or scaling down claims during the year		*	16,375.62
Claims unpaid December 31, 1907	- 148	\$	164,969.83
Ominio dispare & exemples of 1991		=	

Number. Amount.

### NORTH CAROLINA CLAIMS.

	Number.		Amount.
Claims (face value) incurred during the year	7	\$	12,200.00
Total	7	\$	12,200.00
Claims paid during the year	2		3,650.00
Balance	5	8	8,550.00
Saved by compromising or scaling down claims during the year	1		1,400.00
Claims unpaid December 3I, 1907	4	\$	7,150.00

### EXHIBIT OF TOTAL PERMANENT DISABILITY CLAIMS.

		Amount.
25	3	10,933.32
	\$	10,933.32
25	_	10,933.32
Number.		Amount.
2	\$	583.33
2	\$	583.33
2	-	583.33
	25 25 25 Number. 2 2	25 \$ 25  Number. 2 \$ 2 \$

#### EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year	81	\$ 2, 875, 58
Total	81	\$ 2,875.58
Claims paid during the year	81	2,875.58

# EXHIBIT OF OLD AGE AND OTHER CLAIMS. TOTAL CLAIMS.

Claims incurred during the year	3	\$	800.00
Total	3	\$	800.00
Claims paid during the year	3		800.00
Received during the year from members in North Carolina-			
Mortuary	15,398.0	9	
Expenses	3,481.5	7	

490, 963, 15

510,710.28

328, 374, 27 673, 299, 16

1,001,673.44

### SUPREME FOREST WOODMEN CIRCLE.

Incorporated September 5, 1895.

Commenced Business September 5, 1895,

EMMA B. MANCHESTER, President.

ANNA McDonagh, Secretary.

IDA M. KELLY, Treasurer,

Home Office, Fifteenth and Howard Streets, Omaha, Nebraska,

# BALANCE SHEET. 31 of previous year --

Amount of net ledger assets December 31 of previous year ---- \$

1110011211		
Gross amount of assessments paid by members, viz.:	362, 930, 98	
For reserve	40,325.63	
Gross amount of per capita tax	77,931.00	
Assessments for expense	7,739.66	
Total paid by members\$	488,927.27	
Interest on mortgage loans	1,922.23	
Interest on bonds	13,042.92	
Interest from all other sources	1,590.21	
Sale of lodge supplies	2,586.56	
Official publication	130.80	
Bonds of local officers	1,628.69	
Miscellaneous	881.60	

#### DISBURSEMENTS

DISBURSEMENTS.	
Death claims, including monuments and funeral benefits paid	39.54
Total benefits paid\$	222,552.36
Commissions and fees paid to or retained by deputies or organizers	18,505.50
Salaries of officers and trustees	10,447.30
Salaries of office employees	9,581.38
Salaries and fees paid to Supreme Medical Examiners	4,352.00
Traveling and other expenses of officers, trustees and committees	939.80
Insurance Department fees	820.99
Rent	1,827.00
Advertising, printing and stationery	10,318.01
Postage, express, telegraph and telephone	4,188.79
Lodge supplies	3,049.09
Official publication	6,595.23
Expense of Supreme Lodge meeting	14,679.30
Legal expense in litigating claims, \$1,648.54; other legal expenses,	
\$6,515	8,163.54
Furniture and fixtures	2,619.11
Taxes, repairs and other expenses on real estate	30.03
Expenses directors' meetings	1,559.70
Bonds	1,637.50
State conventions	3,705.90
Accrued interest advanced on securities	1,787.22
Miscellaneous	1,014.52
Total disbursements	

#### LEDGER ASSETS.

LEDGER ASSETS.			
ortgage loans on real estate		0	
ook value of bonds (excluding interest)	555,228.9	0	
ash in association's office, \$1,880.72; deposited in banks (not on interest), \$66,189.54	68,070.2		
Total ledger assets, as per balance		-\$	673, 299, 16
NON-LEDGER ASSETS.			
sterest accrued on mortgages			
sterest accrued on bonds		-	
Total interest accrued			9,125.96
arket value of bonds over book value			3,244.98
ssessments actually collected by subordinate lodges and not yet turne			42,500.00
		_	
Gross assets		-\$	728, 170. 10
DEDUCT ASSETS NOT ADMITTED.			0.044.00
ook value of bonds over market value		-	3,244.98
Total admitted assets		-\$	724, 925, 12
LIABILITIES.			
eath claims due and unpaid	1,333.3	3	
eath claims reported but not yet adjusted	13,083.2	8	
Total death claims		. 8	14,416-61
Total liabilities		8	14,416,61
		_	
EXHIBIT OF FUNDS.			
alance on hand December 31, 1906	Mortuary.		Reserve. 128, 146, 81
eceived during the year from assessments		0	40,325.63
eceived during the year from interest and dividends	9,636.08		6,566.84
Total\$	651 979 97	•	175, 039-28
<u> </u>		_	
Balance		-	50,000.00
Balance after transfers		8	225, 039, 28
isbursed during the year			211.16
Balance on hand December 31, 1907	427, 249, 95	\$	224,828.12
alance on hand December 31, 1906	Expense.		Total.
eceived during the year from assessments			490, 963. 15 403, 256. 61
eceived during the year from interest and dividends			16,204.90
eceived during the year from dues and per capita tax	77,931.00		77,931.00
eccived during the year from all other sources	13,317.77		13,317.77
Total	175, 255, 78	s	1,001,673.43
ransferred to other funds	50,000.00		
Balance\$	125, 255, 78	s	
Disbursed during the year			328,374.27
Balance on hand December 31, 1907\$		_	673, 299, 16
	JA1221.00	-	310:20:10

1,109.27

#### EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement	39,271	\$	35,195,600.00
Benefit certificates written during the year	- 15,517		13.078,700.00
Total	- 54,788	\$	48,274,300.00
Deduct terminated or decreased during the year	- 6.017		4,817,700.00
Total benefit certificates in force December 31, 1907	48,771	\$	43,456,600.00
Benefit certificates terminated by death during the year	- 321		281,180.00
Benefit certificates terminated by lapse during the year	- 5,696		4,536,520.00
BUSINESS IN NORTH CAROLINA DURING YE	4.00		
BUSINESS IN NORTH CAROLINA DURING TE	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement		\$	89,500.00
Benefit certificates written during year			26,200.00
Total	_ 127	\$	115,700.00
Deduct terminated or decreased during the year	_ 12		12+700.00
Total benefit certificates in force December 31, 1907	115	S	103,000.00
Benefit certificates terminated by lapse during the year	12	_	12,700.00
EXHIBIT OF DEATH CLAIMS.			
TOTAL CLAIMS.			
	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	- 36	\$	24, 199. 95
Claims (face value) incurred during year	321		281,180.00
Total	357	\$	305, 379.95
Claims paid during year	327		222,512.82
Balance		\$	82,867.13
Saved by compromising or scaling down claims during the year			68,450.52
Claims unpaid December 31, 1907	30	\$	14,416.61
Received during the year from members in North Carolina-			
Mortuary	-\$ 813.6	6	
Reserve	90.4	1	
Expenses	205.2	0	

50.00

54.25

### UNITED CHURCH BENEVOLENT SOCIETY.

Incorporated August, 1905.

Commenced Business September, 1905.

J. J. SCOTT, President,

J. L. NIXON, Secretary.

J. J. Scott, Treasurer,

Home Office, 504 E. Spruce Street, Goldsboro, N. C.

#### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year	\$	64.70
INCOME.		
Gross amount of assessments paid by members, viz.;		
For mortuary\$	510.19	
Gross amount of per capita tax	94.25	
Total paid by members\$	604-44	
Total income		604.44
Sum of both amounts	\$	669.14
DISBURSEMENTS.		
Death claims\$	22.50	
Sick and accident claims	85.95	
Total benefits paid\$	108.45	
Commissions and fees paid to or retained by deputies or organizers	136.73	
Salaries of officers and trustees	27.70	
Salaries of office employees	65.00	
nsurance Department fees	121.00	
Rent	34.00	
Advertising, printing and stationery	16.00	
Postage, express, telegraph and telephone	5.33	
Lodge supplies	24.63	
Furniture and fixtures	17.00	
Taxes	.38	
Fuel	4.02	
Paid on note	25.00	
Total disbursements		585.24
Balance	\$	83.90
LEDGER ASSETS.		
Cash in association's office, \$13.90; deposited in banks (not on interest).		
\$70	83.90	
Total admitted assets	\$	83.90
LIABILITIES.	-	
Sick and accident claims reported but not yet adjusted	\$	4.25

Borrowed money -----

Total liabilities ---

Number. Amount.

#### EXHIBIT OF CERTIFICATES.

#### BUSINESS IN NORTH CAROLINA DURING YEAR.

Benefit certificates in force December 31, 1906, as per last statement—— Benefit certificates written during the year————————————————————————————————————	200 88	\$	6,000.00 2,376.00
Total	288	8	8,376.00
Deduct terminated or decreased during the year	103		2,781.00
Total benefit certificates in force December 31, 1907		\$	5,595.00 22,50
Benefit certificates terminated by lapse during the year			2,754.00
EXHIBIT OF DEATH CLAIMS.		-	
NORTH CAROLINA CLAIMS.	Number.		Amount.
Claims (face value) incurred during the year	1	\$	45.00
Total	1	\$	45.00
Claims paid during the year	1		22.50
		=	
EXHIBIT OF SICK AND ACCIDENT CLAI	MS.		
NORTH CAROLINA CLAIMS.			
	Number.		Amount.
Claims incurred during the year	28	_	85.95
Total		\$	85.95
Claims paid during the year	28	_	85.95
Claims unpaid December 31, 1907	2	\$	4.25
UNITED ORDER OF TENTS OF THE J	. R. GI	D	DINGS
AND JOLLIFEE UNION.			
Incorporated 1866.	ommenced I	Busi	iness 1866.
ELIZABETH HOLLY, W. G. S. Matron.			

BALANCE SHEET.		
Amount of net ledger assets December 31 of previous year	\$	2,570.25
INCOME.		
Gross amount of per capita tax\$	1,630.25	
Annual dues	10,433.60	
Gross amount of membership fees required or represented by appli-		
cations	284.20	
Expenses of endowment department	1,716.00	
Total paid by members\$	14,064.05	
Total income		14,064.05
Sum of both amounts	\$	16,634.30

Home Office, 3 Avenue A (Huntersville), Norfolk, Va.

SALLIE L. BONNEY, Secretary.

CATHERINE R. BRYANT, Treasurer.

### DISBURSEMENTS.

DISDCIASEMENTS.		
Death claims	13,605.00	
Total benefits paid	13,605.00	
Salaries of officers and trustees	480.00	
Insurance Department fees-	89.00	
Advertising, printing and stationery	76.00	
Postage, express, telegraph and telephone	142.00	
Official publication	15.00	
Legal expenses	12.31	
Furniture and fixtures	80.00	
Total disbursements	\$	14,499.31
Balance	\$	2,134.99
LEDGER ASSETS.	=	
Deposited in trust companies and banks on interest	1,500,00	
Cash in association's office, \$134.99; deposited in banks (not on interest),	1,500.00	
\$500	634.99	
Total admitted assets	\$	2, 134, 99
LIABILITIES.		
Death claims adjusted not yet due	975.00	
Death claims reported but not yet adjusted		
Total death claims		1,775.00
	-	
Total liabilities		1,775.00
EXHIBIT OF FUNDS.		
Balance on hand December 31, 1906		2,570.25
Received during the year from dues and per capita tax		12,063-85
Received during the year from all other sources		2,000.20
Total	_	
Disbursed during the year		16,634.30 14,499.31
	_	
Balance on hand December 31, 1907	\$	2,134.99
EXHIBIT OF CERTIFICATES.		
TOTAL BUSINESS OF YEAR.		
	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	6,470	Not given
Benefit certificates written during the year	812	Not given
Total	7,282	Not given
Deduct terminated or decreased during the year	761	Not given
Total benefit certificates in force December 31, 1907	6,521	Not given
BUSINESS IN NORTH CAROLINA DURING YEAR.		
BUSINESS IN NORTH CAROLINA DURING TEAR.		
Penefit soutificates in force December 21 1000 comen 1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	Number.	Amount.
Benefit certificates in force December 31, 1906, as per last statement	798	Not given
Benefit certificates written during the year	38	Not given
Total	836	Not given
Deduct terminated or decreased during the year	64	Not given
Total benefit certificates in force December 31, 1907	772	Not given

#### EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.  Claims unpaid December 31, 1906, as per last statement——————————————————————————————————			Amount. Not given 13,605.00
Total		9	Not given 10,605.00
Claims unpaid December 31, 1907		-	1,775.00
NORTH CAROLINA CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	1		Not given
Claims (face value) incurred during the year	Not given		Not given
Total	Not given		Not given
Claims paid during the year	15	\$	1,450.00
Claims unpaid December 31, 1907	3	\$	300.00

### UNION FRATERNAL LEAGUE.

Incorporated June 19, 1889.

Commenced Business April, 1893.

JOHN MERRILL, President.

JAMES F. REYNOLDS, Secretary.

JOHN C. BARTHELMES, Treasurer.

Home Office, 185 Summer Street, Boston, Mass.

#### BALANCE SHEET.

\$	5,041.54
14,435.21	
6,252.67	
15,230.65	
35, 918, 53	
145.26	
10.99	
53.45	
	36, 128. 23
\$	41, 169.77
	6,252.67 15,230.65 35,918.53 145.26 10.99

#### DISBURSEMENTS

Death claims	9,816.64
Total permanent disability claims	500.00
Sick and accident claims	6,036.50
Total benefits paid\$	16,353.14
Commissions and fees paid to or retained by deputies or organizers	3,583.64
Salaries of officers and trustees	2,699.94
Salaries of office employees	1.074.00
Salaries and fees paid to Supreme Medical Examiners	683.30
Salaries and fees paid to subordinate medical examiners	598.50

Traveling and other expenses of officers, trustees and committees	1 050 01	
	1,656.24	
	635.61	
Insurance Department fees	235.50	
Rent-	653. 50	
Advertising, printing and stationery	434.48	
Postage, express, telegraph and telephone	531.66	
Lodge supplies	371.74	
Official publication	1,158.86	
Legal expense in litigating claims, \$100; other legal expenses, \$287.30	387.30	
Inspection of claims	487. 24 51. 04	
Payments returned to members	29.70	
_		
Total disbursements	\$	31,625.39
Balance	\$	9, 544, 38
LEDGER ASSETS.		
Deposited in trust companies and banks on interest\$	8, 192, 87	
Cash in association's office, \$360.58; deposited in banks (not on interest).	0,102.01	
\$991.43	1,352.01	
Total ledger assets, as per balance		9, 544, 38
NON-LEDGER ASSETS.		3, 544. 58
Assessments actually collected by subordinate lodges not yet turned over  Lodge		3, 084, 51
Furniture, fixtures and safe		700.00
Supplies, printed matter and stationery		500.00
supplies, printed matter and stationery		500.00
Gross assets	\$	13,828.89
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures and safe\$	700, 00	
Supplies, printed matter and stationery	500.00	
_	500.00	1 200 00
Total	500.00	
_	500.00	
Total	500.00	
Total admitted assetsLIABILITIES.	500.00	
Total	4, 500, 00	12, 628. 89
Total  Total admitted assets  LIABILITIES.  Death claims reported but not yet adjusted  Total death claims	4,500.00	12, 628-89
Total	4,500.00	12, 628. 89
Total	4,500.00	12, 628, 89
Total	4,500.00	12, 628, 89
Total	4,500.00	12, 628, 89
Total	4,500.00 4,500.00 500.00 567.00 700.50	12, 628, 89 4, 500, 00 500, 00
Total	4,500.00 4,500.00 500.00 567.00 700.50	12, 628-89 4, 500.00 500.00 1, 267-50
Total	\$ 4,500.00 \$ 500.00 500.00 567.00 700.50	12, 628.89 4, 500.00 500.00 1, 267.50 6, 267.50
Total	4,500.00 4,500.00 500.00 567.00 700.50	12, 628. 89 4, 500. 00 500. 00 1, 267. 50 6, 267. 50 958. 97
Total admitted assets	4,500.00 4,500.00 500.00 567.00 700.50	12, 628, 89 4, 500, 00 500, 00
Total	4,500.00 4,500.00 500.00 567.00 700.50	12, 628, 89 4, 500, 00 500, 00 1, 267, 50 6, 267, 50 958, 97 7, 226, 47
Total admitted assets LIABILITIES.  Death claims reported but not yet adjusted \$ Total death claims	4,500.00 4,500.00 500.00 567.00 700.50	12, 628. 89 4, 500. 00 500. 00 1, 267. 50 6, 267. 50 958. 97
Total	500.00  4,500.00  \$ 500.00  567.00  700.50  \$ fortuary.	12, 628, 85 4, 500, 06 500, 06 1, 267, 56 6, 267, 56 958, 97 7, 226, 47
Total admitted assets	500.00  4.500.00  507.00  507.00  700.50  \$  fortuary, 1,363.27 \$	12, 628-85 4,500.00 500.00 1,267.56 6,267.56 6,267.56 7,226.40 Sick and Accident. 882.11
Total	500.00  4.500.00  500.00  567.00  700.50  \$  tortuary. 1,386.37 \$ 14.435.21	12, 628-85 4,500.00 500.00 1,267.56 6,267.56 6,267.56 7,226.40 Sick and Accident. 882.11
Total	500.00  4.500.00  \$ 500.00  567.00  700.50  \$  tortuary. 1,386.32 14,435.21 145.26	12, 628-85 4,500-00 500-00 1,267-56 988-97 7,226-47 Sick and Accident. 882-10 6,252-67
Total — LIABILITIES.  Death claims reported but not yet adjusted \$ Total death claims  Permanent disability claims reported but not yet adjusted \$ Total permanent disability claims  Sick and accident claims reported but not yet adjusted \$ Sick and accident claims reported but not yet adjusted \$ Total sick and accident claims  Total unpaid claims  Total unpaid claims  EXHIBIT OF FUNDS.  Balance on hand December 31, 1996  \$ Received during the year from assessments Received during the year from assessments and dividends  Total  Total	500.00  4,500.00  \$ 500.00  567.00  700.50  \$ tortuary. 1,363.37 \$ 14,485.21 145.26 15,943.84 \$	12, 628, 89 4, 500, 00 500, 00 1, 267, 50 6, 267, 50 958, 97 7, 226, 47 Sick and Accident, 882, 10 6, 252, 67
LIABILITIES.  Death claims reported but not yet adjusted	500.00  4.500.00  \$ 500.00  567.00 700.50  \$ (ortuary. 1,363.37 \$ 14.485.21 145.26 15.943.84 \$ 9.826.54	7,226.47 Sick and Accident, 882.10 6,252.67
Total	500.00  4.500.00  \$ 500.00  567.00 700.50  \$ (ortuary. 1,363.37 \$ 14.485.21 145.26 15.943.84 \$ 9.826.54	12, 628, 85 4, 500, 00 500, 00 1, 267, 56 988, 97 7, 226, 47 Sick and Accident. 882, 10 6, 262, 67

	Expense,		Total.
Balance on hand December 31, 1906		\$	5,041.54
Received during the year from assessments			20,687.88
Received during the year from interest and dividends			145.26
Received during the year from dues and per capita tax			15, 230. 65
Received during the year from all other sources		_	64.44
Total		\$	41, 169.77
Disbursed during the year	15,262.35		31, 625, 39
Balance on hand December 31, 1907	2,828.81	\$	9,544.38
EXHIBIT OF CERTIFICATES.		_	
TOTAL BUSINESS OF THE YEAR.			
TOTAL BUSINESS OF THE TEAR,	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement	2,868	\$	1,833,900.00
Benefit certificates written during the year	1,139		674,250.00
Benefit certificates increased during the year			8,500.00
Total	4,007	\$	2,516,650.00
Deduct terminated or decreased during the year	955		430,850.00
Total benefit certificates in force December 31, 1907	3,052	\$	2,085,800.00
Benefit certificates terminated by death during the year			16,750.00
Benefit certificates terminated by lapse during the year	932		414,100.00
		-	
BUSINESS IN NORTH CAROLINA DURING YEAR.			
	Number.		Amount.
Benefit certificates in force December 31, 1906, as per last statement	30	\$	19,000.00
Total	30	8	19,000.00
Deduct terminated or decreased during the year	6	4	4,000.00
		_	
Total benefit certificates in force December 31, 1907	24	\$	15,000.00 4,000.00
Benefit certificates terminated by lapse during the year		_	4,000.00
EXHIBIT OF DEATH CLAIMS.			
TOTAL CLAIMS.			
	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	1	\$	500.00
Claims (face value) incurred during the year	23	_	13,916.64
Total	24	\$	14,416.64
Claims paid during the year	19		9,816.64
Balance	5	\$	4,600,00
Saved by compromising or scaling down claims during the year			100.00
Claims unpaid December 31, 1907	5	8	4,500.00
		=	
EXHIBIT OF PERMANENT DISABILITY CL.	AIMS.		
TOTAL CLAIMS.			
TOTAL CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	2	\$	562.50
Claims incurred during the year	2		1,000.00
Total	4	\$	1,562.50
Claims paid during the year	1	7	500.00
Balance	3	9	1,062.50
Saved by compromising or scaling down claims dropped during the	3	9	1,002-00
year	2		562,50
	1	-	
Claims unpaid December 31, 1907	1	\$	500.00

### EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	34	\$	897.00
Claims incurred during the year	318		6,407.00
Total	352	\$	7,304.00
Claims paid during the year	267		6,603.50
Claims unpaid December 31, 1907	85		700.50
NORTH CAROLINA CLAIMS.	Number.		Amount.
Claims incurred during the year			45. 50
Total	6	\$	45.50
Claims paid during the year	5		38.50
Claims unpaid December 31, 1907	1	\$	7.00
Received during the year from members in North Carolina:			
Mortuary	112.2	5	
Sick and accident	57.1	0	
Expenses	141.3	0	
Total		2	210 6

3,379.10

3,234.55

144.55

### WINSTON INDUSTRIAL ASSOCIATION.

Incorporated 1906.

Commenced Business 1906.

JOHN S. FITTS. President.

R. W. Brown, Secretary.

\$ 53.50

Home Office, Corner Fourth and Church Streets, Winston, N. C.

#### BALANCE SHEET.

Amount of net ledger assets December 31 of previous year	\$	126.98
INCOME.		
Gross amount of membership fees required or represented by appli-		
cations\$	144.88	
Weekly dues from members	3, 107, 24	
Total paid by members\$	3,252.12	
Total income		3,252.12

### DISBURSEMENTS.

Sick and accident claims	1.898.62
Total benefits paid	1,952.12
Commissions and fees paid to or retained by deputies or organizers	144.88
Salaries of deputies and organizers	663.30
Salaries of managers or agents not deputies or organizers	35.00
Salaries of office employees	99.00
Traveling and other expenses of officers, trustees and committees	32.25
Insurance Department fees	33.00
Rent	48.00
Advertising, printing and stationery	97.00
Postage, express, telegraph and telephone	27.00
Furniture and fixtures	103.00

Sum of both amounts-----

### LEDGER ASSETS.

Cash in association's office\$	144.55
Total admitted assets	\$

#### EXHIBIT OF DEATH CLAIMS.

#### NORTH CAROLINA CLAIMS

HORTH CAROLINA CHAIMS.				
	Number.		Amour	nt.
Claims unpaid December 31, 1906, as per last statement	Not given		Not giv	en
Claims (face value) incurred during the year	5	\$		53.50
Total	E	3		53, 50
10tar	. 0	0		00.00
Claims paid during the year	5			53.50

#### EXHIBIT OF SICK AND ACCIDENT CLAIMS.

#### NORTH CAROLINA CLAIMS.

NORTH CAROLINA CLAIMS.			
	Number.		Amount.
Claims unpaid December 31, 1906, as per last statement	Not given		Not given
Claims incurred during the year	270	\$	1,952.12
Total	270	\$	1,952.12
Claims paid during the year	270	_	1,952.12
	Claims unpaid December 31, 1906, as per last statement	Claims unpaid December 31, 1906, as per last statement	Number

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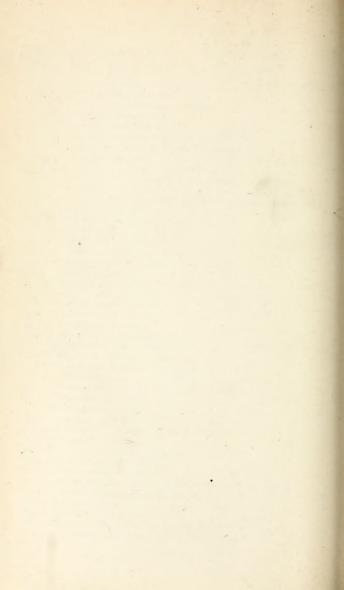
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### · REPORT

OF THE

## STATE SCHOOL

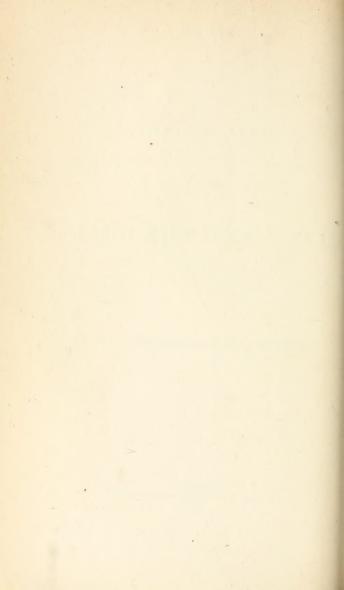
FOR THE

# BLIND AND THE DEAF

FROM

DECEMBER 1, 1906, TO DECEMBER 1, 1908.

RALEIGH:
E. M. Uzzell & Co., State Printers and Binders.
1908.



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Terms expire March 1, 1909.

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ROWLAND H. HAYES.

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EDMUND A. JOYNER.

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STENOGRAPHER AND TEACHER OF TYPEWRITING:

MATTIE C. ROBERTSON.

LIBRARIAN:

HORACE L. ALLEN.

LIBRARIAN INK-PRINT BOOKS: MARY ELIZA BROWN.

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A. W. PEGUES, Th. D.

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TEACHER SLOYD: ANNIE HARRIET NEWTON.

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CARPENTER:

LYCURGUS S. ELLISON.

ENGINEER:

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NIGHT-WATCH;
R. M. GRAY.

#### COLORED SCHOOL.

TEACHERS SEWING AND MENDING:

LUCY M. DAVIS.

ELIZA J. DUNSTON.

TEACHER DRESSMAKING AND FANCY WORK:
ALICE V. CHRISTIAN.

TEACHER DOMESTIC SCIENCE: NELLIE A. BURKE.

TEACHER WOODWORK, CARPENTRY AND PAINTING: WILLIAM QUINN.

TEACHER SHOEMAKING AND MENDING: SAMUEL S. WATTS.

TEACHER FARMING, GARDENING AND DAIRYING:

TEACHER BROOM AND MATTRESS MAKING AND CANE-SEATING: HENRY E. MARSHALL,

ENGINEER:

WILLIAM WILDER.

NIGHT-WATCH:
JAMES SHEPHERD.

### PRESIDENT'S REPORT.

To His Excellency, R. B. Glenn, Governor of North Carolina.

DEAR SIR:—I have the honor to herewith transmit to you the biennial report of the Principal, Mr. John E. Ray, and other officers of the State School for the Blind, situated at Raleigh, N. C.; showing very fully and in detail the operation of the institution for the period of two years, ending with the close of the last fiscal year, December 1, 1908.

In view of the completeness of the Principal's report, I do not conceive it essential that I should enter into any lengthy discussion of this great institution and its needs further than to emphasize the fact that your Board of Directors have, I know, kept at all times in closest touch with every phase of the work, and nothing has been left undone by them, which after careful investigation seemed for the best interest of the institution, that came within the purview of the means at their command. How wisely the Legislature of 1905 acted in appropriating \$23,000 to this institution for certain needed permanent improvements will be verified most abundantly, in my opinion, by the increased usefulness of the School in its facility to better equip and qualify the State's most dependent class of citizens for their own support and success in solving the problem of life; and I doubt not that the items enumerated and asked for in this report at the hands of our Legislature are all as wisely conceived and can be as profitably expended as were those above referred to. Certain it is that the item of \$5,000 increase in the maintenance fund will be seen to be absolutely necessary by reason of the well-known increase of the cost of living and the constantly growing number of pupils coming into the institution, as shown by the Principal's report from year to year.

Concluding, would say that it is happily a matter of real felicitation to note that the lawmakers of the Old North State have always shown the most advanced and humane consideration in the matter of all needed provision for the more intelligent and efficient treatment of the blind, who are, in the very nature of the case, almost entirely dependent upon the voluntary will of the people's representatives, through whose intelligent generosity alone must come such opportunities as they may be permitted to enjoy.

With high esteem, believe me, sincerely yours,

Jos. E. Pogue,

Chairman Board of Directors State School for the Blind.

### PRINCIPAL'S REPORT.

To the Board of Directors of the State School for the Blind and the Deaf.

GENTLEMEN: - I submit herewith a statement of the material condition of the State School for the Blind and the Deaf for the biennial period ending December 1, 1908. It has been a period of some progress, and the average attendance has been larger than in the history of the School. As in the past twelve years, strenuous efforts have been made to reach every suitable child in our State who needs the advantages offered by the School. In several cases these efforts have proved unavailing, and there are a good many blind children in North Carolina who ought to be here and are not, and who never will come unless the recently enacted compulsory education law pertaining to blind children is enforced. Most of these are the most needy and deplorable cases to be found. As intimated above, the special session of the General Assembly of the present year passed a compulsory education law applying to blind children, and if the proper officers will faithfully perform their duty many of these can be reached and their attendance can be secured. But herein lies a serious difficulty. There is a deplorable lack of interest upon the part of some of the officers of the law in this direction. Although the statutes make it the duty of the county superintendents of schools to have their census-takers report to them all cases of deaf and blind children, and then in turn report these names to the Principal of this School, and although their failure to do so is made a misdemeanor, punishable by fine or imprisonment, and although blanks for such reports have been sent to each county superintendent, less than onefifth of these superintendents have ever made a report or even replied to letters written them upon this important subject. And recently appeals have been made to some of the officers

[Session]

of the law, urging them to take steps to compel certain parents who are known to have blind children to send them to school, but most of these even have gone unnoticed.

And yet the attendance upon this School is larger in proportion to the population of the State than that of any other State in the Union. In fact, this has the third largest attendance of any similar institution in the whole country, even including the Perkins Institution in Boston, which is for the whole of New England. Ohio is the only State institution which has a larger attendance than this. There are two schools for the blind each in New York and Pennsylvania, and their combined attendance is greater than that in North Carolina. This, then, will make North Carolina stand fourth in the column of the States as to actual attendance. Is this because there are more blind children in North Carolina than in the other States? Hardly; but greater efforts have been put forth to induce blind children to attend her school. And this accounts for another pleasing thing-one seldom, if ever, sees a blind beggar about the streets of our towns and cities, and most of those to be seen come from other States.

With the progress of medical science and general intelligence, it is to be expected that the number of blind children will steadily decrease. There are persistent efforts being made by medical boards and scientific and philanthropic persons to remedy the evil of preventable blindness. This is as it should be. Reports from such States as New York and Pennsylvania show that from 20 to 33 per cent, of the blind children in their schools have become blind from ordinary sore eyes, scientifically called "ophthalmia neonatorum," The proportion of children in this School who are blind from the same cause, so far as definite information reveals the situation, is smaller; but at least 15 to 25 per cent. of the students of this School should never have been blind, and would not have been if the proper medical skill and intelligence had been exercised. Think of it-from 40 to 60 of our students, if not a larger number, might have been saved this great misfortune! Ought not something to be done to remedy this great evil? In some of the States north of us the Legislatures have taken up this matter and have passed laws looking to the relief of the condition. If the proper efforts are used and the intelligent skill applied, there is no doubt but that the number of blind persons will be materially decreased from year to year.

The following will show the actual attendance for the biennial period:

Present December 1, 1906		339
New students admitted	109	
Former students readmitted	17	
_	_	
Total increase		126
	-	_
Total enrollment for two years		465
Graduated since last report	4	
Died during two years	3	
Suspended for misconduct	5	
Time expired	4	
Relieved by ophthalmologists	25	
Returned home as feeble-minded	9	
Voluntarily remained at home	69	
_	_	
Total decrease		119
	-	
Present December 1, 1908		346

#### A SCHOOL.

It is very pleasing to note that the lawmakers of North Carolina have properly classed our School among the other educational institutions of the State, the Revised Code placing the School where it should have been all these years. The students, therefore, are no longer referred to as "inmates" nor the institution as an "asylum."

And there is another phase of the situation which needs emphasis: it is more expensive to properly educate the blind than any other class of educable children; more individual instruction is needed; the teacher must aid each pupil in feeling out every letter and figure in each lesson in language and numbers, until the child has thoroughly learned all the characters. To do this properly experts are essential to the success of the work, and only the very best qualified teachers should be employed in schools for the blind. No school can succeed so long as those in authority believe that "anybody can teach the blind." Why, it requires the best-qualified persons in the land to make a thorough success of such work. To insure the continued success of the School it is absolutely necessary that the maintenance fund be increased at least \$5,000.

And then it should be borne in mind that each school for the blind, properly manned, must employ three different sets of teachers—a corps of literary teachers, one for music and one for handicraft—thus making it trebly expensive. And yet, compared with similar institutions throughout the country, our per capita expense ranks with the very lowest. It is not certain that the School is to be congratulated upon this, since possibly a little more money spent judiciously might bring very much more pleasing results.

#### IMPROVEMENTS.

The last General Assembly voted an appropriation of \$23,000 for several improvements, which were specified. The amount granted was less than the amount asked for by the School, and hence some of the needed improvements could not be made. However, the amount appropriated was as wisely and judiciously expended as practicable. Much of the old, broken and unsightly plastering in the main buildings was torn off and granite fiber plastering put in its stead. The rooms thus renewed present a very pleasing appearance. Steel ceilings were put in all the schoolrooms, in some of the dormitory rooms, in the chapel, office and front hall at the colored school.

But the very first matter claiming the attention of the Board of Directors was the erection of fire escapes for both departments of the School, and five Kirker-Bender spiral steel-encased fire escapes have been erected, and now all the students are protected from the possibility of death from fire in case of a conflagration. Fire drills, too, are practiced each week, to better teach the students the best and quickest way of exit.

A magnificent tubular pneumatic action pipe organ, with electric blower, has been installed in the auditorium of the School. This instrument is of the most modern and approved mechanism and will prove a most helpful means of teaching the students to earn a livelihood after leaving school as organists and teachers of music.

A laundry building has been erected at the colored school and machinery placed in it, as well as machinery for the laundry at the white school. In the erection of the building at the colored school provision was made in the upper story for the carpenter shop. The old tin roof upon the main building at the colored school has been taken off and the building run up a story, thus providing four large dormitory rooms and relieving the seriously crowded condition of that department. This is all furnished with metal ceilings and fiber plastering. Besides all this, the whole of the old building has been covered with slate. This completes the slating of all the main buildings at both departments.

Some very necessary plumbing has been done at both departments and the boys' building put into very much better condition. Plans for the erection of the fireproof library are being prepared and the building will be erected as soon as practicable, and so protect the thousands of valuable books in possession of the School.

LIST OF OFFICERS AND TEACHERS AND THEIR SALARIES,

JOHN E. RAY,

Principal both schools......without board, \$2,500.00 N. G. Yarborough,

Housekeeper .......with board, 500.00

DOCUMENT No. 11.	{	Session
Daisy Bacot,		
Large girls' matron and teacher sewingwith	board,	\$ 375.00
Ludie W. Meadows,	herena.	255 00
Small girls' matron and teacher sewingwith Annie E. Bilyeu,	board,	375.00
Boys' matronwith	board.	375.00
Hubert Haywood, M. D.,		
Physicianwithout	board,	400.00
Lewis & Battle,		
Ophthalmologistswithout	board,	250.00
William Royall, Principal teacher and boys' physical cul., without	board	1 200 00
I. C. Blair,	board,	1,500.00
Literary teacherwithout	board,	1,000.00
LOULA RIDDLE,		
Literary teacherwithout	board,	575.00
MARY E. BROWN,		
Literary teacherwith	board,	500.00
Narcissa J. Simpson,  Literary teacherwithout	board	400.00
Laura F. Cosby,	boaru,	400.00
Literary teacherwithout	board,	450.00
MARY SCHENK,		
Literary teacherwith	board,	300.00
JOHN A. SIMPSON,		1 100 00
Musical director and higher mathwithout Cader G. Cox.	board,	1,100.00
Bandmaster and tuning teacherwith	hoard	650.00
Mary C. Brinson,	board,	050.00
Music teacherwith	board,	425.00
MARY S. THOMPSON,		
Music teacherwith	board,	425.00
GERTRUDE FISHER,		055.00
Music teacherwlth Annie W. Reaves,	board,	275.00
Music teacherwithout	board.	375.00
ELIZABETH HARLLEE,	Don't dy	
Girls' physical culturewith	board,	475.00
NINA C. PARKER,		
Primary teacherwith	board,	425.00
Sophy M. Grimes, Kindergartner	boord	425.00
May Hill Davis,	board,	425.00
Teacher fancy workwith	board.	425.00
Annie H. Newton,		
Teacher sloydwith	board,	425.00

HORACE L. ALLEN,	
Librarianwith board, \$	100.00
L. S. Ellison,	
Carpenterwithout board,	720.00
MATTHEW G. JONES, Engineer	
	750.00
BLANCHE W. WILLIAMS,	00= 00
Small boys' supervisorwith board,	225.00
E. A. JOYNER,  Large boys' supervisorwith board,	150.00
Dicey Anderson.	150.00
Girls' supervisor	100.00
Peter A. Will.	100.00
Teacher broom and mattress makingwithout board.	600,00
R. M. Gray.	
Night-watchwithout board,	475.00
MATTIE C. ROBERTSON,	
Stenographer and teacher typewritingwithout board,	450.00
Annie Pool,	
Visitors' attendantwith board,	20.00
A. W. Pegues, Colored Department.	
Supervisorwith board,	720.00
J. O. Plummer, M. D.,	
Physicianwithout board,	350.00
LUCY M. DAVIS,	
Housekeeper, matron and sewing teacherwith board,	300.00
ELIZA DUNSTON,	000.00
Blind girls' matron and sewing teacherwith board, Bettie Harris.	200.00
Boys' matronwith board,	250.00
George D. Meares,	250.00
Musical director without board,	850.00
ELLA C. PEGUES,	000.00
Teacher of the deafwith board,	350,00
BLANCHE W. WILLIAMS,	
Teacher of the deafwithout board,	425.00
THOMAS FLOWERS,	
Teacher of the deafwith board,	375.00
SALLIE A. UPPERMAN,	
Oral teacher of the deafwithout board,	375.00
ALICE M. JACKSON,	
Oral teacher of the deafwithout board,	275.00
Jonas M. Costner,	
Teacher of the blindwith board,	500.00
Walter T. Reaves,	00= 00
Teacher of the blindwithout board,	625.00

W. H. FULLER,	
Teacher of the bandwithout board, \$ Mabel Hoover,	500.00
Teacher of the blindwithout board,	275,00
HENRY E. MARSHALL,	210.00
Teacher broom and mattress makingwithout board,	350.00
Nellie A. Burke,	
Teacher domestic sciencewith board,	250.00
ALICE CHRISTIAN,	
Teacher fancy work and dressmakingwith board,	200.00
WILLIAM QUINN,	
Teacher woodwork and carpentrywithout board,	565.00
SAMUEL S. WATTS,	000.00
Teacher shoemaking and mendingwithout board,	300.00
WILLIAM WILDER, Engineerwithout board,	575.00
James Shepherd,	313.00
Night-watchwithout board,	300,00
MARY OUTLAW.	50020
Girls' supervisorwith board,	80.00
LIST OF SERVANTS AND THEIR WAGES.	
Lizzie Reaves,	40.00
Chief cookper month,	16.00
RACHEL ARRINGTON, Assistant cook	12.00
Catherine Reavis,	12.00
Baker per month,	15.00
LOTTIE GRANDY.	20100
Dining-room servantper month,	10.00
Loula Dunn,	
Dining-room servantper month,	8.00
Tabitha Williams,	
Dining-room servantper month,	8.00
LUCY WILLIAMS,	
Dining-room servantper month,	8.00
MARY TAYLOR,	0.00
House-sweeper (schoolroom janitor)per month,	9.00
Jane Birdsall, Chambermaid (girls' building)per month,	9.00
OLLIE JONES.	0.00
Chambermaid (girls' huilding)per month,	8.00
Laura Milliken,	
Laundress (Chief)per month,	15.00
EMILY HUGHES,	
Laundressper month,	10.00
MILLIE BROWN,	
Laundressper month,	10.00

ADELAIDE JONES,		
Laundressp	er month,	\$ 10.00
ELIZA BRYANT,		
Lanndressp	er month,	10,00
CORA TAYLOR,		
Laundressp	er month,	10.00
WILLIE DUNN,		
Chambermaid (boys' building)p	er month,	8.00
ELLA HICKS,		
Chambermaid (boys' building)p	er month,	8.00
ROBERT HIGH,		10.00
Waitmanp	er month,	12.00
MARCUS WILLIAMS, Hostlerp		10.00
BEN TURNER.	er month,	16.00
Yardmanp	on month	16.00
William Turner.	er month,	10.00
Milkman	er month	20.00
JOSEPHINE FULLER.	et month,	20.00
Office girlp	er month	9.00
omec gar	er month,	0.00
DAVID COLLINS, Colored Department.		
Monitorp	er month	12.00
ELLA HOLLOWAY.	er month,	12.00
Cookp	er month.	11.00
HELEN WILLIAMS,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Assistant cookp	er month.	9.00
JANE YOUNG,		
Dining-room servantp	er month,	7.00
SALLIE HENDERSON,		
Chambermaidp	er month,	7.00
TEMPIE BAKER,		
Chambermaid (boys' building)p	er month,	7.00
MARY MAYFIELD,		
Chambermaid (boys' building)p	er month,	7.00
ESTHER YOUNG,		
Laundress (Chief)p	er month,	10.00
ELIZA WILSON,		
Laundressp	er month,	9.00
LUCINDA STEWARD,		
Laundressp	er month,	9.00
MINERVA THOMPSON,		
Laundressp	er month,	9.00
Bessie Marrow,		0.66
Laundressp	er month,	9.00
AUDRY WILLIAMS,		0.00
Seamstressp	er month,	6.00

#### ADDITIONAL NEEDS.

For four years requests have been made for enough money to pave the sidewalks around our buildings. The private eitizens who live near are required to pave their sidewalks. It seems, then, but reasonable for the State to put the sidewalks around its property in as good condition as the private property adjacent, to say nothing of its appearance.

Two years ago the Legislature was asked to refund the \$900 which had to be borrowed from the land fund to purchase boilers in an emergency. At the same time a small appropriation was asked for a barn at the white school and an enlargement of the dairy barn. The amounts have never been granted.

No pianos have been bought for the School in several years. With the constant use to which the instruments are put, the wear is considerable, and they must occasionally be renewed. The School greatly needs ten new pianos. And please bear in mind the fact that the graduates going out from the music department make a better living than those from the other departments.

There is a growing need for additional land for the white school. There is practically no opportunity for out-of-door Other States have provided for the schools for their blind from 10 to 100 aeres. Here there are only four, and these are largely covered with buildings. Playgrounds and outdoor gymnasiums are needed to induce the students to take Other schools have race courses, football more exercise. ground and such like. Why should not this? If land cannot be secured adjacent to the present buildings, let the Legislature authorize the sale of the present site and buildings and the purchase of more commodious quarters elsewhere. And then there is need for swings, settees, merry-go-rounds, etc., etc., for the health and pleasure of the little ones committed to our eare. Little enough of the sunshine of life gets into their little lives.

The plumbing and steam-heating plants greatly need over-

hauling and renewing. We have had more sickness these past few years than has been our wont. Who knows but that some of this is due to the condition of the plumbing? The boiler inspectors require new boilers to be put in.

It would add much to the sanitary condition and the appearance of the buildings to knock off the balance of the old plastering in the buildings and replace it with fiber plastering. Steel ecilings should be put into all the buildings which now have plastered ceilings. The plaster ceilings are constantly falling off, and in one instance a person was knocked unconscious by the falling material.

The old tin roof on the porches of the main building at the colored school must be renewed, and slate should be used. The fences in the rear of the buildings need renewing.

The woodwork in all the buildings needs paint most seriously. Some of it has not been painted in nearly twenty years.

There are no isolated sick wards at the colored school. If some contagion or infection should visit the school, there is no means of isolation. There is ample space in the attics of the two wings of the girls' building, which, at small expense, could be converted into convenient and modern sick wards. The same might be done in the boys' building. This might save much expense in the way of sickness and the loss of some lives.

#### SUMMARY.

For paving floors and sidewalks\$	2,000.00
Refund of land fund	900.00
For barns	2,000.00
For ten (10) pianos at \$300	3,000.00
For additional land	15,000.00
For outdoor gymnasium, swings and settees	1,000.00
For renewing steam-heating system and plumbing,	10,000.00
For new boilers	3,443.00
For steel ceilings and renewed plastering	3,000.00
For porch roofs and fencing	1,000.00
For painting and repairing woodwork of all build-	
ings	1,500.00
For completing sick wards at colored school	1,000.00

#### INDUSTRIAL DEPARTMENT.

More stress, if possible, is laid upon the industrial work than any other. This, of course, includes the music, because music is taught as a trade rather than as an accomplishment, and for the reason that more students carn a livelihood by music teaching, piano and organ tuning and repairing than by almost any other calling.

Many of the blind girls are earning good money by their fancy work, and the colored deaf girls are fitting themselves for usefulness as cooks, housekeepers, seamstresses, etc., while a large number of the boys have become expert broom and mattress makers, and the negro deaf boys do excellent carpenter work, painting and shoemaking. Quite a number of the graduates are making successes out of their trades.

#### AWARDS OF MERIT.

Since the last report two additional gold medals have been awarded the School by the State Fair authorities—one for each year—for the excellent exhibits made, and a large number of first premiums have been awarded individual exhibits. And it should be remembered that the work of this School is put into competition with that done by seeing persons.

At the invitation of the authorities of the Jamestown Exposition, and after consulting the Attorney-General of the State as to the legality of the matter, the Board of Directors decided to make an exhibit of the work of the School. Besides the material exhibit of the products of the handicraft departments and schoolroom appliances and apparatus—by far the largest and best of its kind upon the ground—a class of girls was taken to Jamestown for some ten days, who exemplified the various phases of schoolroom and industrial exercises in nearly every particular. Hundreds of visitors thronged the exhibit daily and witnessed the excreises with the profoundest interest.

The School band, consisting of twenty-one members, also went. They had new instruments and new uniforms and presented a most attractive appearance. The band was invited to play in the auditorium, grand stand and at other places, which they did with great credit to themselves and the School. They had the honor to play at the dedication of the Aeronautic Building, at the reception given by Governor Swanson, of Virginia, and upon the occasion of the great speech of our own Governor Glenn. Thousands heard them with joy and amazement. So delighted was Mrs. Swanson at the music made by the boys that she made each member a present of a handsome souvenir.

Mrs. General Fred. Grant was present at Governor Swanson's reception and was so delighted with the music of the band that she made a special request that they furnish music upon the historic occasion of Children's Day exercises at the ringing of the bell, preferring, as she said, our band to any upon the grounds. It is a question whether the School ever spent \$500 to better advantage. The authorities awarded a gold medal and diploma for this most interesting and attractive exhibit, which is in the possession of the School.

The exhibit made by the colored department of the School in the Negro Building attracted universal attention. The officials of the United States Government and of the various States who visited the exposition were profuse in their compliments of the exhibit. It is safe to say that no exhibit in the building attracted so much attention and met so favorable comment.

A class of colored students from the School was present for some weeks, and very many witnessed their exercises with the intensest interest. This exhibit was made without expense to the School. A gold medal, too, was awarded this exhibit, which is in hand.

#### ACKNOWLEDGMENTS

The various railroads of the State have continued their former courtesy and kindness, granting special rates to students traveling to and from school. The schools for the deaf throughout the country have sent their publications, which have proved a source of considerable interest and assistance. Some of the State papers have also been sent without cost to the School.

The officers of the State have been uniformly courteous and have shown many favors when in their power.

It would not be meet to close this report without referring to the kindness and consideration shown the School by the authorities of the State Agricultural Society at their annual fairs.

And to you, gentlemen of the Board, are all under special obligations. Your interest, your labors, your counsel and your approval have had much to do with the success which has attended the labors of officers, teachers and scholars. You are entitled to the hearty thanks of all.

For detailed accounts of the financial, sanitary and health conditions of the School you are most respectfully referred to the documents herewith handed you.

Very sincerely,

JOHN E. RAY,

Principal.

# PHYSICIANS' REPORTS.

Raleigh, December 1, 1908.

To the President and Board of Directors of the State School for the Blind and the Deaf.

Gentlemen:—I have the honor to herewith transmit my report for the last two years—from December 1, 1906, to December 1, 1908.

At the department for the whites there have been since my last biennial report a great many minor ailments and several severe ones, as well as a number of surgical cases, such as accidents, etc., which required my services.

Catarrhal troubles, bronchitis, tonsilitis and la grippe during the sessions of 1906-'07 and 1907-'08 and the present term, and stomach and bowel disorders, especially dysentery, during the sessions of 1906-'07 and 1907-'08, were very prevalent.

We have also had measles, 1 case in May, 1908; pneumonia, 3 cases, 2 in April, 1907, and 1 in November, 1907; malaria, several cases in October, November and December, 1907, and January, 1908; typhoid fever, 2 cases, 1 each in October, 1907, and November, 1907; scabies, several cases during session 1907-'08 and the present term; diphtheria, 2 cases, 1 diphtheritic croup in October, 1907, and 1 nasal and pharyngeal in April, 1908; catarrhal fever, 2 very severe cases in November, 1907; hookworm disease, 1 case in March, 1908, and fracture left thigh, 1 case in May, 1908, with most excellent results.

Four deaths have occurred: Evan McNight died on February 20, 1907, of acute meningitis consequent upon suppurative disease of the ear; Herbert Stephenson, on April 8, 1907, of typhoid pneumonia; Albert Dawson, on November 11, 1907, of pneumonia and inflammation of bowels, and

Sophronia Ethel Lee, on April 14, 1908, of acute bronchitis and Bright's disease, secondary to a very severe case of nasal and pharyngeal diphtheria.

I cannot commend too highly the benefits, especially to the blind, in the way of greater physical development, etc., derived from the gymnasium and physical culture exercises. I hope, therefore, you will give all the aid and encouragement in this direction in your power.

The food furnished the pupils is plain and wholesome.

Respectfully submitted.

Hubert Haywood, M. D., Physician to the Department for the Whites.

To the President and Board of Directors of the North Carolina Institution for the Education of the Deaf and Dumb and the Blind.

Gentlemen:—I have the honor to herewith transmit my report for the past two years, ending December 1, 1908.

At the department for the colored there have been since my last biennial report a great number of minor ailments and several major ones, as well as a few surgical eases, which required my services. Tonsilitis, enteritis and bronchitis were all very prevalent during the school year 1906-'07-tonsilitis and bronehitis during winter months and enteritis more prevalent during spring months. Colds, sore throat and stomach disorders had to be contended with during the school year 1907-'08, but not so much so as in 1906-'07. ter part of the session of 1907-'08 we had an epidemie of chieken-pox, having about 32 cases, confined mostly to smaller ehildren. At the beginning of the session of 1908-'09 we had many cases of whooping-eough, all of which have recovered satisfactorily. We have also had during the year 1906-'07 and 1907-'08 three eases of typhoid fever (one ease having pneumonia as a complication), two cases of pneumonia, two eases of tuberculosis (both sent home after diagnosis) and

many cases of measles and malaria. Through faithfulness to duty by all concerned, accidents have been few. We have had no deaths.

The good health enjoyed by the student body as a whole is due in a great measure to the devotion, kindness and carefulness of all concerned. Now that we have more dormitory space, and yet crowded, we feel that there will be a greater improvement in the general health of the student body. To the fact that we have no possible means of completely isolating a contagious or infectious disease is due the circumstance that when we have one case we have many more. Therefore I wish to recommend the erection of a hospital building or some addition to one of our buildings, so that we can control the spread of any disease that might be infectious or contagious, as well as take better care of all diseases.

I would also suggest the replacing of the old floors in the dining room and dish room of the main building with cement flooring, as it would be much more sanitary and beneficial to the health of the students.

We greatly need a gymnasium, so that the students may obtain the exercise necessary to properly digest their food and keep their bodies in normal condition without having to go out on the cold and damp playgrounds, where they contract cold and diseases that cost much. Yet they must have exercise. To keep them indoors the cost would be greater.

The sanitation of our buildings and grounds is very good.

Much credit is due our boarding department. The food
purchased for the students is good in quality, ample in quantity and satisfactory in variety.

Respectfully submitted,

J. O. Plummer, M. D.,

Physician to the Department for the Colored.

# REPORT OF OPHTHALMOLOGISTS.

To the President and Board of Directors of the State School for the Blind and the Deaf.

Gentlemen:—We have continued during the past two years the practice, begun on the initiation of the present Principal when the institution was first placed under his care, of making a careful examination of every new pupil in the two departments, white and colored, early in each session. The condition of the eyes is recorded and a decision made as to whether any improvement in vision may be expected from an operation or by the prescription of spectacles. As soon as practicable after this the cases calling for either kind of treatment are carefully attended to.

In addition to this work, we have frequently been called upon to treat pupils, old and new, for various troubles that fell within our specialty of the eye, ear, nose and throat.

Respectfully submitted,

Lewis & Battle, Ophthalmologists.

# REPORT OF MUSIC DEPARTMENT.

Music Department, November 16, 1908.

JOHN E. RAY, Principal.

SIR:—Gratifying progress has been made in this department during the last two years, both teachers and pupils, as a rule, having continued to work with earnestness and success.

No important change, except in one particular, has been found necessary in our established plan of work; but, as explained in my report for the term ending in June, 1908, slight changes have been made from time to time to suit special conditions. That is to say, while less than the usual attention has been given to individual voice training, the average of attainment in all the vocal classes has been higher than ever before. Class work in harmony, also, seriously interfered with as it is by the demands of other departments on the time of the students, has been placed on a more satisfactory basis.

The usual thorough instruction has been given in piano playing, vocal music, musical theory, normal work, piano tuning and repairing, and other branches. After an interval of some years, the study of the pipe organ has again been made part of our regular course. The object aimed at in making our musical course so extensive and thorough, as frequently stated in these reports, is to prepare as many as possible of our students to earn a livelihood as teachers of seeing pupils, as organists, public performers, tuners, etc., and in this endeavor the department has been eminently successful.

The excellent organ lately placed in our auditorium makes the present equipment of this department more nearly complete than ever before in its history. It is to be regretted, no doubt, that the available funds did not admit of the purchase of a three-manual organ; still the school is to be congratulated on the possession of so fine an instrument—one that will certainly be of great value, not only as a means of musical culture, but also as a means of training a number of our students to be church organists, and so to enter what is probably the most hopeful field of labor now open to blind musicians.

The other instruments used in the music department, thanks to the care taken of them by the teacher of tuning and band playing, are for the most part in fairly good order. The instruments used in the colored department, however, are old and badly worn, and it is impossible to keep them in a serviceable condition. That department greatly needs three new pianos and a reed organ.

Respectfully submitted,

John A. Simpson, Director of Music.

#### COLORED DEPARTMENT.

Raleigh, November 18, 1908.

MR. JOHN E. RAY,

Principal School for the Blind, Raleigh, N. C.

Dear Sir:—I beg to report that our music department is in great need of three good pianos and one reed organ. We have only three pianos, and they are almost worn out, having been in constant use for from fifteen to twenty years. We have about forty pupils in the music department; therefore have needed more pianos for some time. Our pupils are doing good work. Many are earning their living by their music.

Very respectfully,

Geo. D. Meares, Musical Director.

# STEWARD'S REPORT.

To the Honorable Board of Directors of the North Carolina Institution for the Deaf and Dumb and the Blind.

GENTLEMEN:—I have the honor of submitting my report of receipts and expenditures for the School for the Blind and the Deaf for two years ending November 30, 1908.

1906.		
Dec. 1.	Balance ou hand\$	9,049,59
	To annual appropriation for the two years	20,000.00
	To special appropriation for the two years	23,000.00
	To annual appropriation library for the two years	200.00
	Iudigent pupils' fund for the two years	8,611.30
	Earnings and other receipts for the two years	5,351.63
		166,212,52
	Vouchers paid for the two years	162,192.93
	Balance on hand December 1, 1908\$	4,019.59
A LAL	s balance belongs to the special appropriation, for	
	is an outstanding contract to build a library. erations of the shoe shop for the two years:	
Ope	erations of the shoe shop for the two years:	
Ope Expend	erations of the shoe shop for the two years:	\$1,511.99
Ope Expend	erations of the shoe shop for the two years:	\$1,511.99
Ope Expend Receipt	erations of the shoe shop for the two years:	\$1,511.99 1,252.35
Ope Expend Receipt Los	erations of the shoe shop for the two years: ditures ts to December 1, 1908.	\$1,511.99 1,252.35 
Ope Expend Receipt Los Ope	erations of the shoe shop for the two years: ditures ts to December 1, 1908ss	\$1,511.99 1,252.35 
Ope Expend Receipt Los Ope Receipt	erations of the shoe shop for the two years: ditures ts to December 1, 1908ss erations of broom and mattress shop for the two	\$1,511.99 1,252.35 \$ 259.64 0 years:
Ope Expend Receipt Los Ope Receipt Outstan	erations of the shoe shop for the two years:  ditures ts to December 1, 1908ss  erations of broom and mattress shop for the two ts from sale of brooms	\$1,511.99 1,252.35 \$ 259.64 0 years: \$3,745.55 43.00
Ope Expend Receipt Los Ope Receipt Outstan	erations of the shoe shop for the two years: ditures ts to December 1, 1908.  ss erations of broom and mattress shop for the two ts from sale of brooms. Inding accounts Is on hand.	\$1,511.99 1,252.35 \$ 259.64 0 years: \$3,745.55 43.00

Profit ....

In addition to the above we have material on hand amounting to \$911.27.

Operations of the garden for the two years:

Receipts			 	\$5,774.80
Expenditures f	or cultivating,	etc	 	4,131.77
				N. 1

rofit ......\$1,643.03

In addition to the above we have the following: Three acres in oats, four acres in clover, three acres in turnips, one acre in onions, one-half acre in cabbage, one-half acre in strawberries and dewberries, fourteen milch cows, seven yearlings and calves, six hogs and twenty-five shoats.

In submitting my report, gentlemen, it is very gratifying to me that, while we have no balance, we will have but a small deficit. When you think of the great increase in the cost of living for the past two years, the continued yearly increase in attendance, and now a compulsory education law for the blind, you can very easily see that we cannot possibly get through two years more without an increase in our maintenance fund

Respectfully submitted,

N. G. YARBOROUGH,

# STATEMENT OF TREASURER EX OFFICIO.

Raleigh, December 7, 1908.

Board of Directors State School for the Blind and the Deaf.

Gentlemen:—On examination of the books in this Department and those of the Steward, it is found that the transactions for the two fiscal years ending November 30, 1908, are as follows:

Balance December 1, 1906	.\$ 9,936.44
Receipts fiscal years 1907 and 1908-	
Appropriation for support\$120,000.00	
Appropriation (special) for improvements 23,000.00	
Appropriation (special) for books 200.00	
Indigent pupils 8,611.30	
Earnings from Steward 5,351.63	
	\$157,162.93
Total receipts	\$167,000,27
Disbursements for the two years	
Total balance	.\$ 4,333.21
Outstanding warrants	. 313.62
Net balance	.\$ 4,019.59

The books of the Steward are neatly kept, and the Steward and management of the School are to be congratulated upon the large balance to the credit of the School carried forward for the incoming year.

Respectfully submitted,

B. R. Lacy, Treasurer ex officio.

Examined:

W. F. Moody, Chief Clerk.

# LIST OF PUPILS

## IN ATTENDANCE FROM DECEMBER 1, 1906, TO DECEMBER 1, 1908.

### WHITE BLIND GIRLS.

Name.	Post-office.	County.
Adams, Fidelia	.Raleigh	Wake.
Banks, Florence	.Marshall	Madison.
Batton, Mamie	.Selma	Johnston.
Beam, Annie	.Gratz	Iredell.
Beaver, Flossie Frizzell	. Bear Creek	Chatham.
Beck, Sadie B	.Lexington	Davidson.
Bennett, Carrie M	.Edward	Beaufort.
Bennett, Eupha	.Maxton	Robeson.
Bishop, Flora Eliza	.Duke	Harnett.
Branhan, R. Vivian	.Raleigh	Wake.
Bryant, Laura M	.Lenoir	Caldwell.
Burton, Dora	. High Point	Guilford.
Carney, Ada C	.Swansboro	Onslow.
Carroll, Chessie	.Wakefield	Wake.
Cockman, Doretta	.Greensboro	Guilford.
Cromer, Nannie	.Germanton, R. F. D. No.	1 Stokes.
Crntchfield, Cynthia	.Thomasville	Davidson.
Dennis, Bennie	.Carmel	Montgomery
Dickson, Blanche	.Gastonia	Gaston.
Duncan, Florence	.Clinton	Sampson.
Duncan, Mary	.Whiteville	Columbus.
Dunn, Beatrice	.Wadeville	Montgomery
Edmonds, Ollie May	.Homerville	Buncombe.
Enre, Albena J	.Eure	Gates.
Fields, Eva	. High Point, R. F. D. No. 3	3 Guilford.
Fogleman, Lonetta	Liberty, R. F. D. No. 3.	Randolph.
Garris, Grace F	.Roxboro	Person.
Green, Princie	. Middle Cane	Wilkes.
Gurganns, Mary M	. Hamilton	Martin.
Hamby, Cornelia	.Greensboro	Gnilford.
Heavener, Laura	.Wadesboro	Anson.
Holland, Sarah A	.Autryville	Sampson.
	. Woodlawn	
Hollifield, Maud	. Woodlawn	McDowell.

2		
Name.	Post-office.	County.
Holloway, J. Nettle	.Foscoe	. Watauga.
Hyre, Minnie May	.Winston-Salem	. Forsyth.
Jimison, Lura Lee	. Waynesville, R. F. D. No. 4	, Haywood.
Jones, Martha A. R	.Beaufort	. Carteret.
Jones, Queeu Esther	.Rusk	. Surry.
Keith, Charlotte	.Flat Creek	. Buncombe.
Koontz, Guertha	.Linwood	. Davidson.
Leazer, Gertrude	.Kannapolis	. Cabarrus.
Leazer, Mamie L	.Kannapolis	. Cabarrus.
Lee, Sophrouia E	.Richlands	. Onslow.
Leicester, Loda P	. Merry Hill	. Bertie.
McCall, Bertha Alice	.Lenoir	. Caldwell.
McClure, Laura Ruby	. Shooting Creek	. Clay.
McGhee, Julia	.Youngsville	. Franklin.
McIntyre, Annie J	.Rockingham	. Richmond.
McLeau, Florence Pearl	.Lillington	. Harnett.
McMahau, Mary Luetta	.Dillsboro	. Jackson.
Moore, Corinna	.Statesville	. Iredell.
Moore, Lila	.Gastonia	. Gaston.
Nealy, Catherine	.Whiteville	. Columbus.
Nolen, Inthia Byrd	.Gastonia	. Gaston.
Norris, Nora	.Whiteville	. Columbus
Page, Wanona	.Durham	. Durham.
Pate, Mary	.Dunn	. Sampsou.
Perdue, Katie G	. Lonisburg, R. F. D. No. 2.	. Franklin.
Phillips, Iola	.Peek	. Madison.
Phillips, Suwannie	.Whitehead	. Ashe.
Pierce, Annie May	.Asheville	. Buncombe.
Pleasants, Margaret	.Aberdeen	. Moore.
Pool, Annie	. Oxford, R. F. D. No. 3	. Franklin.
Powell, Christine E	.Conetoe	. Edgecombe.
Price, Bessie Estelle	.Seven Springs	. Wayne.
	.Trust	
	.Greensboro	
	.Lexington	
	. Huntley, R. F. D. No. 1	
	.Goldsboro	
	.Chadbourn	
	.Chadbourn	
	.Lenoir	
	.Wilmington	
	. Statesville, R. F. D. No. 3.	
	. Statesville, R. F. D. No. 3.	
	.Thomasville	
Stein, Rosa Mildred	.Newton	. Catawba.

Name.	Post-office.	County.
Strickland, Avy Lee	. Huntley, R. F. D. No. 1	. Sampson.
Tennant, Willie V	. Monroe	. Union.
Thacker, Helena	.Greensboro	Gnilford.
Thaxton, Annie L	. Tar River	. Granville.
Todd, Gnita E	. Anlander, R. F. D. No. 1.	. Bertie.
	.Richlands	
Trull, Elizabeth	. Charlotte, R. F. D. No. 6.	. Mecklenburg
	. High Point, R. F. D. No. 3.	-
	.Dunn	
	. Summit, R. F. D. No. 1	
	.Conningham	
	. West's Mill	
	.Fitch	
	.Neuse	
	. Blanche, R. F. D. No. 1	
	.Raleigh	
	. Rockingham, R. F. D. No. 1	
rounts, vidalia vaden	.Lexington	. Patvicison,

# WHITE BLIND BOYS.

Alexander, Clayton	Matthews, R. F. D. No. 27	Mecklenburg
Allen, Horace L	Lenoir, R. F. D. No. 4	Caldwell.
Allen, John Emmett	Rogers' Store	Wake.
Allison, John Glenn	Brevard	Transylvani
Allison, Walter	Brevard	Transylvani
Barnes, Clarence	Linwood	Davidson.
Boles, Clandius Lee	Mizpah	Stokes.
Boles, William	Mizpah	Stokes.
Booker, Spurgeon	Mt. Airy	Snrry.
Boykin, Hardy	Kenly	Wilson.
Bradley, Theodore	Scotland Neck	Halifax.
Brewer, William H	Dnrham	Dnrham.
Bullman, Ayecal H	Greensboro	Guilford.
Burnside, Ralph	Asheville	Buncombe.
Butler, William J	Clinton, R. F. D. No. 1	Sampson.
Capps, William Boyd	Greensboro	Gnilford.
Carter, Alonzo E	Snow Hill	Greene.
Candill, Walter B	Laurel Springs	Alleghauy.
Chandler, Danphin D	Gale	Ashe.
Cheatham, Roy	Oxford, R. F. D. No. 3	Granville.
Clark, Wesley Swain	Manson	Warren.
Crowell, Karl	New London	Stanly.
Davis, John Evans N	Shelby	Cleveland.
Dawson, Albert R	Sanford	Lee.

Name, Post-office, County.
Dever, Cade FBladenboroBladen.
Edwards, Cary L Rural Hall Stokes.
Edwards, Paul Durham, R. F. D. No. 3 Durham.
Etheridge, Andrew Jackson, Ahoskie, R. F. D. No. 2 Hertford.
Faires, Hugh GreshamNewellsMecklenburg.
Farmer, James, JrDuke
Fields, Henry
Finke, Robert Long Creek Pender.
Francum, DavidLenoirCaldwell.
Frazier, DennisThomasvilleDavidsou.
Gentry, George
Geutry, Louis
Glass, George
Godwin, Herbert Goldsboro, R. F. D. No. 7 Wayne.
Gray, Henry J Greenville Pitt.
Hamby, WilliamGreensboroGuilford.
Hammons, Colman Winston-Salem Forsyth.
Hand, Samuel Ayres WentworthRockingham.
Harris, James Olar Mt. Airy Surry.
Harris, Leon
Hatcher, ClareuceCharlotteMecklenburg.
Hayes, Asa McKiuley Hay Meadow Wilkes.
High, Joseph HollieDurhamDurham.
Hill, Spurgeon
Holt, G. EugeneBurlingtonAlamauce.
Huffman, Macon Brookford Catawba.
Hughes, Louis
Hulin, Charles Jesse, JrDurham
Jackson, Albert GreeuHallsvilleDuplin.
Jackson, Joel Lane Hallsville Duplin.
Johnson, Chester Jamestown Guilford.
Johnson, RobertJamestownGnilford.
Johnson, WilliamJamestownGuilford.
Jones, MarshallRuskSnrry.
Jordan, W. Alphonso Tyner, R. F. D. No. 1 Chowan.
Junker, Otto
Kiker, Frederick Peachland, R. F. D. No. 1 Anson.
Kiker, Ira T Peachland, R. F. D. No. 1. Anson.
Lanier, Enoch
Lankford, Joseph R Homerville Buncombe.
Leadford, Cassie Glen Ayre Mitchell.
Lee, Alonzo
Lee, John AllenGoldsboro
Lynam, Sion Milton Morrisville Wake.

Name,	Post-office.	County.
Martin, Davis C	.Lenoir	
	.Charlotte	
	. Shooting Creek	
	. Roberdell, R. F. D. No. 2.	
	.Arapahoe	
	.Trust	
	.Asheville	
	. Monroe, R. F. D. No. 3	
	. Williamston, R. F. D. No. 1,	
	.Raleigh	
	.Raleigh	
	.Charlotte	
	. Olive Branch, R. F. D. No. 1	
	. Mocksville	,
	.Tarboro	
	.Hamlet	
	.Stanton	
	. Jackson Springs, R. F. D. 2,	
	. Guilford College	
	.Richfield	
	. Shooting Creek	
	.Bland	
	.Youngsville	
	.Lenoir	
	. Snow Hill	
	. Hay Meadow	
	.Linwood	
	. Wallace	
	.Bonnerton	
	. Clinton, R. F. D. No. 1	
	.Uree	
	. Wilson	
Rushing, Luther	. Unionville, R. F. D. No. 2.	Union.
Setzer, Albert	.Lenoir	Caldwell.
Setzer, William	.Leuoir	Caldwell.
	.Lexington	
	. Statesville, R. F. D. No. 3	
	. Winston-Salem	
Simons, Eugene R	.Statesville	Iredell.
Stephenson, Herbert	.Smithfield	Johnston.
	.Greensboro	
Sutton, Samuel	. Waynesville, R. F. D. No. 2,	Haywood.
Swain, Crowell	.Charlotte	Mecklenburg.
Tant, Moses	.Sutton	Franklin.

Nam	e.	Post-office.	County.
Tart, Be	sse M	Duun	Harnett.
Thigpen,	Eddie	.Tharon	Duplin.
Thomas,	W. Russell	. Elm City, R. F. D. No. 3.	Wilson.
Thomaso	n, W. Ernest	.Lexingtou	Davidson.
Troutma	n, Clyde S	. Eufala, R. F. D. No. 1	Iredell.
Troutman	u, David	. Magnetic City	Mitchell.
Truitt, G	eorge	.Arapahoe	Pamlico.
Vaughan	, Louis B	.Rehoboth	Northampton.
Waterfiel	d, Garland	. Knott's Island	Currituek.
Watts, Jo	ohn P	.Morgauton	Burke.
Wayman	Milton	. Hemlock	Ashe.
Weathers	Junius	. Shelby, R. F. D. No. 5	Cleveland.
Weeks, G	eorge	.Boltou	Columbus.
		. Kenly, R. F. D. No. 3	
		. Shelby, R. F. D. No. 5	
Wilkins,	John	.Dixon	Onslow.
Williams	, Benjamin F	.Nashville	Nash.
The second second		.Raleigh	
Woody, J	ohu Gordou	.Luck	Madison.
		Spencer	

# COLORED DEPARTMENT.

# DEAF GIRLS.

Name,	Post-office.	County.
Adams, Eliza	Statesville	Iredell.
Alston, Stearlina		
Andrews, Carrie	Charlotte	Mecklenburg.
Austin, Mary	. Advance, R. F. D. No. 1	Forsyth.
Blair, Lilla Marie	Waxhaw	Union.
Blue, Mary Belle	. Hope Mills	Cumberland.
Brown, Beulah Frances.	Greensboro	Guilford.
Cephas, Louvena	. New Bern	Craven.
Chambers, Mildred C		
Colvin, Margaret		
Cowan, Iola		
Crawford, Lottie B		
Davis, Caroline		
Dula, Maud	.Lenoir	Caldwell.
Dunston, Lucy		
Epps, Nannie		
Epps, Rogalo		
Freeman, Peggy		
Griggs, Florence		
Hawkins, Anna M		
Hawkins, Elizabeth		
Horne, Lula Jane		
Ivey, Willie	Weldon	Halifax.
Johnson, Harriet Jane		
Leach, Esther	McCullers	Wake.
Long, Viola		
Lyon, Harriet Lee	Creedmoor	Granville.
McCall, Isaac Ora	.Amity	Iredell.
McClelland, Laura		
McDade, Una		
McLendon, Cornelia	Ansonville	Anson.
Mebane, Viola M. E	. Mebane	Alamance.
Middleton, Minnie E	. Bowden	Duplin.
Minor, Mary	.Goldsboro	Wayne.
Mitchell, Maggie Jane	Clinton	Sampson,
Moore, Rowena	. Asheville	Buncombe.
Nicholson, Willie	.Alston	Warren.
Reed, Janie	.Quitsna	Bertie.
Robertson, Bessie		
Rogers, Annie	. Williamston	Martin.
Rudd, Vessie Lee		
Russell, Alice	.Ridgeway	Warren.

	Name.	Post-office.	County.
Sh	enherd, Florence G	Woodleaf	Rowan.
		Hoffman	
		Winston-Salem	
		Pittsboro	
		Smithfield	
-		Cordova	
		Lenoir	
		Tunis	
0.00		Winton	
		Roxboro	
		eQuick	
100		Asheville	
		rieRoxboro, R. F. D. N	
		Seaboard	

# DEAF BOYS. Alston, Thomas .......Jackson .......Northampton.

Barrington, Talmage	Gibson	Scotland.
Beckwith, Omega	Selma	Johnston.
Bell, Oscar	Southport	Bruuswick.
Bost, Ernest	Charlotte	Mecklenburg.
Bowman, Jesse	Smith Grove	Davie.
Bryant, William Henry	Conoho	Martin.
Burnette, Chas. Morton	Burlington	Alamance.
Burroughs, Hezekiah	Charlotte	Mecklenburg.
Byrd, Luther Pinckney	Garden City	McDowell.
Cobb, Joseph	Goldsboro	Wayne.
Flowers, James	Vineland	Columbus.
Green, Herman	Ashboro	Randolph.
Harrell, Henry	Conoho	Martin.
Hawes, Eddie	Garland	Sampson.
Hawfield, John	Charlotte	Mecklenburg.
Hawkins, Robert	Raleigh	Wake.
Henry, Edward	Beaufort	Carteret.
Henry, Wade	Asheville	Buncombe.
Hill, William	Statesville	fredell.
Holly, Randall	Raleigh	Wake.
Houston, Joseph	Charlotte	Mecklenburg.
Humphrey, Joseph H	Greenville	Pitt.
Jacobs, John W	Rico	Columbus.
James, James Henry	Maple Hill	Pender.
Johnson, William	Windsor, R. F. D. No. 4	Bertie.
Jones, Arthur		
Jones, Haywood J	Raleigh	Wake.

Name.	Post-office.	County.
Jones, Malachi	Clayton	Johnston.
Jones, Willie	Whitford	Jones.
Kea, Charles D	Princeville	Edgecombe.
King, Nathaniel	East Arcadia	Columbus.
Lee, Addison	Wilson's Mills	Johnston.
Lee, Peter	Greensboro	Guilford.
Lewis, Clark	Tarboro	Edgecombe.
Malone, William	Granite Quarry	Rowan.
Martin, Chas. Thomas.	Carthage, R. F. D. No.	. 2 Moore.
McLendon, Charles B	Ansonville	Anson.
Minor, Luther	Chapel Hill	Orange.
Neeley, Marshall	Gastonia	Gaston.
Newby, Paul	Elizabeth City	Pasquotauk.
Pigford, W. Stacy	Warsaw	Duplin.
Quick. David	Fayetteville	Cumberland.
Quick, Henry	Fayetteville	Cumberland.
Quick, Jasper	Fayetteville	Cumberland.
Ross, Avery	Cleveland Mills	Cleveland.
Sanders, John H	Dover	Craveu.
Smith, James	Cumnock	Chatham.
Stokes, Henry	Teacheys	Duplin.
Sykes, Thomas	Jacksou	Northampton.
Taylor, Rowland	Madison	Rockingham.
Thomas, David, Jr	Asheville	Buncombe.
Thompson, James	Grady	Robeson.
Thompson, Samuel	Kenly	Wilson.
Turner, Dorsey	Princeville	Edgecombe.
Waddell, Frederick	Elmwood	Iredell.
Walker, Thomas	Edeuton	Chowan.
Wallace. Henry C	Strieby	Randolph.
Wiggs, George C	Pikeville	Wayne.
Williams, Benjamin	Kings Mouutain	Cleveland.

# BLIND GIRLS.

Alexander, Beulah Mar	ieGreensboro	Guilford.
Alexander, Mary	New Bern	Craven.
Allen, Alma	Charlotte	Mecklenburg.
Alston, Bertha	Durham	Durham.
Bitting, Caroline	Wiuston-Salem	Forsyth.
Boon, Mary A	Burlington	Alamance.
Borden, Mazie	Durham	Durham.
Bright, Niroana	Matthews	Mecklenburg.
Bostick, Willie	Charlotte	Mecklenburg.
David 1715 - 1 - (1	337 3 - 3 - 1 -	Demons

Name,	Post-office.	County.
Brown, Zula	Greensboro	Gnilford.
Burnette, Burdelia	Dover	Craven.
Campbell, Addie	Lawrence	Edgecombe.
Cohen Eva	Greensboro	Guilford.
Davis Maggie	Hamlet	Richmond.
Deloatch, Clara D	Conway	Northampton.
Faulcon, Jennie Mary.	Airlie	Halifax.
Friday, Lelia	Dallas	Gaston.
Gilchrist, Nellie E	Greensboro	Guilford.
Gillespie, Sarah	Red Springs	Robeson.
Hardin, Fannie	Shelby	Cleveland.
Harrington, Eulalia	Hamlet	Richmond.
Hendricks, Mary	Drew	Bertie.
Holmes, Elma	Clinton	Sampson.
Holmes, Lillian	Castoria	Greene.
Horton, Nora	Clayton	Johnston.
Huston, Cornelia	Sherrill's Ford	Catawba.
Johns, Seabird	Raleigh, R. F. D. N	lo. 2 Wake.
Lindsay, Bertie Lee	Franklinville	Randolph.
Lockhart, Mana	Garysburg	Northampton.
Mackey, Laura	Washington	Beanfort.
	Gillburg	
Manney, Sallie	Fallston	Cleveland.
McClelland, Mamie	Statesville	Iredell.
Mendenhall, Kate	Greensboro	Guilford.
	Raynham	
Norwood, Lettie A	Durham	Durham.
Oliver, Bettie	Burlington	Alamance.
Oliver, Henrietta	Burlington	Alamance.
Patterson, Lillie	Durham	Durham.
	Greensboro	
	Oxford	
Perry, Lucile O. E	Weldon	Halifax.
Phifer, Ida May	Charlotte	Mecklenburg.
	Scotland Neck	
Read, Susie	Norlina, R. F. D. 2	No. 1 Warren.
Roberts, Mary	Lumberton	Robeson.
Ross, Bessie	Lawndale, R. F. D	No. 2 Cleveland.
Rowland, Mary	Monroe	Union.
Satterfield, Theodosia	Mt. Airy	Surry.
Scales, Lulu	Greensboro	Guilford.
Shuford, Lillie May	Stanley Creek	Gaston.
Smith, Dora	Scotland Neck	Halifax.
Smith, Laura	Smithfield	Johnston.
Smith, Mary Lou	Scotland Neck	Halifax.

Name.	Post-office.	County.
Somerville, Harriet	Henderson	· · · · Vance.
Steele, Odessa	Rockingham	Richmond.
Sturdivant, Lovie M.	Charlotte	Mecklenburg.
Turner, Trumilla	Selma	Johnston.
Tyson, Bertha Alice	Cameron	Moore.
	Battleboro, R. F. D. No	
Walden, Deborah	Rich Square	Northampton.
Washington, Trumilla	Raleigh	Wake.
West, Harriet	Vineland	Columbus.
	Monroe	
Williams, View S	Monroe, R. F. D. No. 3	5 Union.
	Roxboro	
	BLIND BOYS.	
	luez	
	Suubury	
	Jerusalem	
	Fayetteville	
Bazemore, William	Windsor	Bertie.
	Clayton	
	Charlotte	
	Charlotle	
	Selma	
	Henderson	
	Roxboro, R. F. D. No. 2	
	Charlotte	
	Plymouth	
	Taylorsville	
	Hendersonville	
	Machpelah	
	Greensloro	
	Mooresville	
	Bessemer City	
	Bessemer City	
	Reidsville, R. F. D. No	
	Newsoms, Va	
	Hester	
Hairston, Eugene	Advance	Davie.

Hall, Robert Winfall Perquimans,
Harris, Clarence L. Winton Hertford,
Hight, Julian M. Scotland Neck Halifax,
Hood, Cornell Alex, Greensboro Guilford,
Hoskins, Joseph P. Whitford Jones,
Hull, J. Oscar Stanley Gaston.

Name,	Post-office.	County.
Johnson, Dockery F	Trinity	Randolph.
Jones, Samuel	Winton	Hertford.
King, William	Hendersonville	Henderson.
Lee, Reece Henry	Bessemer City	Gaston.
Lesane, Lewis	Chadbourn	Columbus.
McKay, Isaiah	Norval	Harnett.
Miller, John T	Hallsboro	Columbus.
Moore, Evander	Laurinburg	Scotland.
Murphy, William .	Concord	Cabarrus.
Parks, George	Glass	Cabarrus.
Perry, Thomas	Franklinton	Franklin.
Pope, George		Halifax.
Pride, Joseph	Winston-Salem	Forsyth.
Setzer, John M	Newton	Catawba.
Sloau, Mumford	Charlotte	Mecklenburg.
	Chapel Hill	
Stultz, Eugene	Winston-Salem	Forsyth.
Taylor, Lorenzo	Winston-Salem	Forsyth.
Whitt, William	Basin	Rockingham.
Williams, Wanamak	er Wake Forest	Wake.
Yarboro, Lee	Lonisburg	Franklin.

# LIST OF STUDENTS, BY COUNTIES.

	White	Colored	
	Students.	Students.	Total.
Alamance	. 1	5	6
Alexander	. 0	1	- 1
Alleghany	. 1	0.	1
Anson		2	5
Ashe	3	0	3
Beaufort		1	3
Bertie	2	4	6
Bladen	1	0	1
Brunswick		1	1
Buncombe	6	4	10
Burke	1	0	1
Cabarrus	3	2	5
Caldwell	9	2	11
Camden	0	. 0	0 "
Carteret	1.	1	2
Caswell	2	1	3
Catawba	2	2	4
Chatham	1	2	3
Cherokee	0	0	0
Chowan	1	1	2
Clay	3	0	3
Cleveland	3	6	9
Columbus	6	8	14
Craven	0	5	5
Cumberland	0	5	5
Currituck	1	0	1
Dare	0	0	0
Davidson	11	1	12
Davie	1	4	5
Duplin	5	3	8
Durham	6	5	11
Edgecombe	2	6	8
Forsyth	3	6	9
Franklin	5	3	8
Gaston	3	7	10
Gates	1	1	2
Graham	0	0	0.
Granville	2	3	5
Greene	2	1	3
Guilford	16	11	27

	White	Colored	
County.	Students.	Students.	Total.
Halifax	. 1	8	9
Harnett		- 1	6
Haywood		0	2
Henderson		2	2
Hertford		4	5
Hyde		0	0
Iredell		8	15
Jackson		0	1
Johnston		9	12
Jones	. 0	2	2
Lee		0	1
Lenoir		0	0
Lincoln		1.	1
Macon		0	1
Madison	. 7	0	7
Martin	. 2	3	5
McDowell		1	3
Mecklenburg		14	21
Mitchell		0	3
Montgomery		0	2
Moore		2	3
Nash	-	2	3
New Hanover		1	2
Northampton		7	8
Onslow		0	5
Orange	-	2	2
Pamlico		0	2
Pasquotank		1	1
Pender		1	2
Perquimans		1	1
Person		5	7
Pitt		1	2
Polk		0	0
Randolph		4	6
Richmond		5	10
Robeson		4	5
Rockingham		3	4
Rowan		2	3
Rutherford		0	1
Sampson	-	3	11
Seotland		2	2
Stanly		0	2
Stokes	_	0	4
Surry		1	5
Swain	. 0	0	0

	White	Colored	
County.	Students.	Students.	Total.
Transylvania	. 2	0	2
Tyrrell	. 0	0	0
Union	. 4	5	9
Vance	. 0	5	5
Wake	. 11	12 .	23
Warren	. 1	5	6
Washington	. 0	1	1
Watauga	. 2	0	2
Wayne	. 4	3	7
Wilkes	. 5	0	5
Wilson	. 3	1	4
Yadkin	. 0	0	0
Yancey	. 0	0	0
	229	236	465

# WHITE BLIND GIRLS.

Name.	Born.	Where.	When Blind.	Cause,	Total.	Any Relatives Blind,	Parents Related
dams, F	1896	N. C.	4 days	cold	no	no	no
anks, F	1890	do	12 years	unknown	no	no	no
atton, M	1890	do	1 week	inflam.	no	mother	1st cous
eam, A	1895	do			yes	no	no
eaver, F	1899	do	con.	con.	no	no	no
eck. S	1888	do	few days	inflam.	yes	no	unkn'wi
ennett, C	1887	do	at birth		no	no	double
ennett, E	1889	S. C.	13 years		no	no	1st cous no
ishop, F. E	1903	N. C.	2 years	burn	no	no	no
ranhan, V	1898	do	1 week	inflam.	no	no	no
ryant, L	1893	do	at birth		no	no	no
urton, D	1889	do			no	no	no
arney, Ada C	1884	do	con.	con.	no	brother and	no
arroll, C. M	1901	do	con.	con,	no	sister no	1st cous
ockman, D	1880	do	con.		no	no	no .
romer, N	1889	do	con.	con.	no	no	no
rutchfield, C	1888	do			no		
ennis, B	1888	do	con.	con.	no	no	no
ickson, B	1890	do	con.	albino	no	no	2d cons
uncan, F	1882	do	4 months	fever	no	no	no
uncan, M	1871	do	24 years	neuralgia	no	no	no
unn, B.							
dmonds, O	1890	do	10 years	accident	no	no	no
ure. A	1887	do			no	no	cousins.
urv. O	1892	do	been afflict-	sore eyes	no	no	no
ields, E.	1894	do	ed 5 years 7 years		no	yes	no
ogleman, L	1895	do	8 years	brain disease	yes	no '	no
arris, G.	1900	do	con.	con.	yes	no	no
reen, P.	1900	do	con.	con.	yes	no	1st cous
urganus, M	1891	do	at birth		no	no	no
amby, C.	1883	N. C.	2 years		yes	brother	yes
lartley, M.	1892	do	7 years	scarlet fever	yes	no	no
eavener, L.	1887	do	2 months	chol.infantum		no	no
olland, S.	1895	do	con.	Choramoneum	no	no	3d cous
Collifield, A	1899	do	con.	con.	no	4 sisters, mother, cous.	no

# WHITE BLIND GIRLS-CONTINUED.

Name.	Born.	Where.	When Blind,	Cause.	Total.	Any Relatives Blind.	Parents Related.
Hollifield, M	1894	N. C.	con.	con.	no	4 sisters.	no
Holloway, J. N	1890	do	18 months	meningitis	yes	mother, cons.	110
Hyre, M.	1883	do	5 years	diphtheria	no	по	по
Jimison, L	1889	do	7 years	accident	110	yes	no
Jones, M.	1895	do	3 days	inflam.	yes	no	no
Jones, Q. E.	1894	do	10 years	inflam.	no	brother	1st cons.
Keith, K	1891	do	1 year	sore eyes	no	yes	no
Koontz, G	1885	do	3 months	fever	110	110	no
Leazer, G	1897	do	3 months	inflam	yes	sister	no
Leazer, M.	1900	do	1 month	inflam.	no	sister	no
Lee, S	1900	do	at birth		no	yes	2d cous
Leicester, L.	1899	do	con.	con.	yes	no	110
McCall, B.	1891	do			no	yes	no
McClure, L	1893	do	nnknown		no	no	yes
McGhee, J	1876	do	con.		no	по	no
McIntyre, A	1886	do	15 years	granular lids	no	yes	no
McLean, F.	1894	do	7 years	accident	no	110	no
McMahan, L	1893	do	15 months	sore eyes	no	110	1st cous
Moore, C.	1883	do	2 years	ervsipelas	110	no	no
Moore, L	1892	Ga.	7 years	weakness	ves	no	no
Nealy, C	1893	N C.			no	no	no
Nolen, I.					Ves		
Norris, N.	1887	do	3 weeks	oph. nerve	yes	TIO	no
Page, W	1897	do	at birth		no	ves	no
Pate, M	1881	do	23 years	eataract.	yes	no	no
Perdue, K.	1889	do			110	110	по
Phillips, L	1887	do			110	yes	no
Phillips, S.		do			no		
Pierce, A.	1881	do	2 years	measles	no	no	
Pleasants, M	1881	do	8 years	accident	no	yes, 4	
Pool. A.	1880	do	S years	accident	no	yes, 4	no
Powell, C	1899	do	4 years	whooping-	Yes	no	yes
Price, B	1893	do	11 years	cough unknown	no	no	no
Price, R.	1892	do	con.	con.	no	mother	110
Price, H	1898	do	4 years	not known	110	ves	no

# WHITE BLIND GIRLS-CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Raker, A	1883	N. C.	4 months	scrofula	no	no	no
Royall, M	1893	do			yes	yes	consins
Sauls, S	1872	do	2 months		yes	no	no
Sellars, I.	1898	N. C.	con.	con.	110	sister and brother	1st cous.
Sellars, M	1887	do			no	brother and sister	1st cons.
Setzer, E.	1891	do	con.	con.	no	2 brothers	1st cous.
Shields, F	1889	Ohio	con.	con.	no	no	110
Shoemaker, K	1886	N. C.	3 years	unknown	no	yes	no
Shoemaker, P	1884	do	3 years	unknown	no	yes	no
Shoemaker, N	1889	do	5 months	catarrh of	no	no	no
Stein, R	1893	do	9 years	nervousness	no	no	no
Strickland, A	1894	do	3 years	measles	no	no	no
Tennant, W	1904	do	1 month	nasal affection	yes	no	no
Thacker, H	1899	Va.	con.	con.	no	yes	4th cous.
Thaxton, A	1891	N. C.	con.	con.	no	no	no
Todd, G	1891	do	con.	con.	no	no	no
Troti, K	1886	do			no	yes	no
Trull, E	1895	do			yes	yes	no
Waldron, L	1897	do	con.	con.	yes	no	no
Warren, E	1895	do	infancy		no	no	no
Wellborn, C	1888	do	8 years	accident	yes	no	no
Wells, E	1879	do	con.	con.	no	brother and sister	yes
West, V	1888	do	1 month	cold	no	no	no
Willis, E	1882	do	con.	con,	no	no	1st cous.
Winfree, M	1891	do	1 year		yes	no	no
Wood, B	1894	do			no	no	no
Woodard, V	1885	do	7 years	scrofula	no	yes	no
Yates, L	1897	do	9 months	eczema	no	no	no
Younts, V	1888	do	18 years	unknown	no	no	no

# WHITE BLIND BOYS.

Name.	Воги.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
Alexander, C	1888	N. C.	2½ years		yes	1 partly	no
Allen, H	1880	do	con.	con.	yes	yes	2d cous.
Allen, J. E	1902	do	3 days	inflam.	no	no	no
Allison, J.	1892	do	con.	con.	yes	brother and	2d cous.
Allison, W	1897	do	con.	con.	yes	brother and	2d cous.
Barnes, C	1894	do	4 years	fall	no	uncle no	no
Boles, C	1895	do	at birth		no	brother	2d cous.
Boles, W	1895	do	con.	con.	no	brother	2d cous.
Booker, S	1879	do	22 years	sore eyes	no	no	cousins
Bradley, T,	1888	do	6 years		yes	grandmother	no
Boykin, H		do	con.	con.	no	brother and	
Brewer, W	1895	do	3 years		no	sister no	no
Bullman, A	1896	do		brain undevel.	no	no	no
Burnsides, R	1893	do	at birth	undevel.	no	no	no
Butler, W	1890	do	con.	con.	no	sister	no
Capps, W	1898	do	8 years	fever	no	no	no
Carter, A	1894	do	con.	con.	no	1 brother	1st cous.
Caudill, W	1891	do	con.	con.	no	yes	no
Chandler, D	1883	do	7 years	meningitis	yes	no	no
Cheatham, R	1890	do		spasms	no	no	no
Clark, W	1889	do	1 day	sore eyes	no	no	no
Crowell, K	1889	do	con,	con.	no	one	no
Davis, J	1897	do	1 month	inflam.	no	no	no
Dawson, A	1901	do	1 month	inflam.	yes	no	no
Dever, C	1895	do	1 month	sore eyes	no	no	2d cous.
Edwards, C	1888	do	con.	con.	no	uncle	cousin
Edwards, P	1893	do	con.	con.	yes	no	no
Etheridge, A	1891	do	13 years	unknown	no	no	no
Faires, H	1898	do	4 years	la grippe	yes	no	no
Farmer, J.	1889	do	3 months	tumor	no	no	no
Fields, H	1898	do	5 years		no	yes	no
Finke, R	1892	do	3½ years	cataract	no	no	no
Francum, D	1889	do	con.	con.	no	no	no
Frazier, D	1892	do	con.	con.	no	father has weak eyes	
Gentry, G.	1889	do	6 months		no	yes yes	yes

## WHITE BLIND BOYS-CONTINUED.

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Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind,	Parents Related.
Gentry, L	1897	N. C.	con.	con.	во	yes	yes
Glass, G	1890	do	2 years	whooping-	yes	no	no
Godwin, H	1890	do		cough	no	no	2d cous.
Gray, H	1891	do	10 years	accident	yes	yes	no
Hamby, W	1890	Tenn.	con.	con.	yes	1 sister	yes
Hammons, C	1889	N. C.	1 year		yes	no	yes
Hand, S	1891	do	2 years	accident	no	father totally	no
Harris, J	1893	do	2 weeks	cold in eyes	no	no	no
Harris, L	1888	do	con.	con.	yes	sister	no
Hatcher, C	1893	do	con.	con.	no	mother	no
Havs, M.	1896	do	5 years		yes	no	no
High, J	1894	do	13 years	tumor	yes	по	no
Hill, S	1896	do	2 weeks	inflam.	yes	по	no
Holt, E.	1889	do			no	yes	no
Huffman, M	1886	do	2 weeks	sore eyes	yes	no	no
Hughes, L.	1889	do	7 years	accident	по	no	cousins
Hulin, C	1896	do	9 years	unknown	no	no	no
Jackson, A	1895	do	con.	con.	yes	yes	cousins
Jackson, J.	1888	do	con.	con.	yes	1 brother	no
Johnson, C.	1886	N. C.	con.	con.	yes	2 brothers	no
Johnson, R	1888	do	con.	con.	yes	2 brothers	no
Johnson, W	1896	do	con.	con.	yes	2 brothers	no
	1892		COM		yes	no	cousins
Jones, M.	1900		con.	con.	no	no	no
Jordan, A.	1892	1	con.	con.	no	no	no
Junker, O	1891	-	con.	con.	no	brother	3d cous
Kiker, F.	1891		con.	con.	no	brother	3d cous
Kiker, I				con.	no	yes	no
Lanier, E	1896		con.	con.	no	no	no
Lankford, R	1883		f	inflam.	yes	no	no
Leadford, C			few mos.	cong. of brain		ves	2d cou
Lee, A	1897		2 years	and inflam.		no	no
Lee, J			8 years	knife	no		no
Lynam, S			con.	con.	no	yes	3d cou
McCall, E	189		con.	con.	yes	yes	no no
McCall, I	1895	2 do	con.	con.	no	no	HO

# WHITE BLIND BOYS-CONTINUED.

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Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related.
McClure, S	189-	1 N. C	unknown		no	no	yes
McIntyre, J	_ 189-	do	11 years		_ no	yes	no
Martin, D	_ 1890	do	infancy		_ no	no	no
Miller, H	_ 1888	do	2 months	whooping-	no	yes	no
Miller, W	_ 1896	do	6 months	cough spinal	no	no	no
Mills, A	_ 1887	do	3 years	affection	no	no	no
Mobley, G	_ 1892	do	con.	con.	no	no	no
Moseley, N	_ 1882	do	con.	con.	no	no	no
Musselwhite, F	_ 1886	do	con.	con.	no	ves	no
Myers, M	1893	do	con,	con.	no	no	2d cous
Nance, B	1883	do	con,	con,	no	no	no
Newsom, D	1902	do	9 days	whooping-	no	no	no
Norman, G	1895	do	7 years	cough cataract	no	yes	
Parham, T	1897	do	8 years	powder acci-	no	no	no
Parsons, Z	1900	do	con.	dent con.	yes	yes	1st cous,
Patterson, G	1890	do	con.	con.	no	no	no
Peacock, D	1898	do	con.	con.	no	yes	no
Pence, C.	1898	do	3 months	inflam.	yes	sister	no .
Penland, J	1888	do	12 years	accident	yes	no	no
Pigford, F	1886	do	con.	con.	no	no	no
Pool, G	1891	do		inflam.	no	no	no
Pope, A	1898	do	8 years	powder ex-	no	no	no
Rasberry, W	1896	do	con.	plosion con,	yes	no	no
Reynolds, L	1899	do	3 years	pneumonia	no	sister	4th cous.
Rickard, O	1893	do	10 years	neuralgia	no	no	no
Rogers, O	1898	do	few days	inflam.	yes	no	no
Ross, J	1896	do	11 years_	unknown	yes	no	no
Royall, F	1891	do	con	con.	yes	yes	no
Ruff, G.	1903	do	2½ years	unknown	yes	no	no
Ruffin, C	1887	do		hare-lip, etc.	no	no	no
Rushing, L	1877	do	5 months	chicken-pox	no	no	2d cous.
Setzer, A	1881	do	con.	con.	yes	no	1st cous.
Setzer, W	1883	do	con.	con.	no	no	1st cous.
Sbarpe, R.	1889	do	2 weeks	inflam.	yes	yes	no
Shoemaker, J	1888	do	3 years	unknown	no	yes	no

# WHITE BLIND BOYS-CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related
Shore, S	1900	N. C.	1 year	scrofula	yes	по	no
Simons, E	1896	do	11½ years	sore eyes	no	no	no
Stephenson, H	1889	do	10 years	cranial nerve	yes	no	distant
Stiles, P	1897	S. C.	2 months	inflam.	no	no	no
Sutton, S	1893	N. C.	5 days	inflam.	yes	no	no
Swain, C	1893	do	from in-	sore eyes	yes	no	no
rant, M	1896	do	fancy con.	con.	no	2 sisters	no
Fart, B	1890	do	from birth		no	no	по
Thigpen, E	1888	do	con.	con.	yes	no	1st cous
Thomas, R. G	1887	do	9 years	cataract	no	no	2d cous
Thomason, E	1889	do	3 months	sore eyes	yes	sister	no
Froutman, C	1895	do	4 years	chol.infantum	yes	no ·	no
Froutman, D	1885	do	10 years	accident	no	no	no
Truitt, G	1894	do	from birth	from burn	no	sister	no
Vaughan, L	1888	do			no	no	no
Waterfield, G	1892	do		no disease	yes	sister	cousins
Watts, J	1885	do	6 years		yes	no	no
Wayman, M	1893	do	9 years		yes	no	no
Weathers, J	1893	do	3 months	sore eyes	yes	no	no
Wells, L	1897	do	2 months		no	no	по
White, B	1891	do	7 years		no	no	no ·
Wilkins, J	1888	do	1 year		по	по	no
Williams, B	1892	do	con.	con.	yes	no	no
Williamson. H		do	con.	con.	no	по	no
Woody, J	1897	do	1 month	cold	yes	no	no
Worsham, B	1898	Va.	con.	con.	no	no	no

# COLORED DEAF GIRLS.

Name.	Born.	Where.	When Deaf.	Cause.	Total.	Any Relatives Deaf.	Parents Related.
Adams, E	1893	N. C.	9 years	rising in	yes	no	no
Alston, S	1893	do	2 years	head catarrh	no	no	no
Andrews, C	1896	do	2½ years	meningitis	yes	no	no
Austin, M	1890	do		and fever	yes	no	no
Blair, L. M	1898	do	1 year	accident	no	no	no
Blue, M	1892	do			no	no	unknown
Brown, B. F	1892	do	8 years	cold	no	no	no
Cephas, L	1886	do	con.	con.	no	no	no
Chambers, M	1896	do		scarlet fever	no	mother	no
Colvin, M		do	con.	con.	yes	no	no
Cowan, I	1900	do	13 months	dis. head	yes	no	no
Crawford, L	1899	S. C.	con.	con.	yes	no	no
Davis, C	1898	N. C.	con.	con.	yes	no	no
Dula, M	1890	do	1 year	rising in ear	no	no	no
Dunston, L	1892	do	con.	con.	yes	parents	
Epps, N	1899	do	con.	con.	yes	sister	no
Epps, R	. 1900	do	con.	con.	no	sister	no
Freeman, P	1895	do			yes	yes	no
Griggs, F	1887	do			no	no	no
Hawkins, L	1887	do			no	yes	no
Hawkins, A	1890	do			no	yes	no
Horne, L	1899	do	con.	con,	yes	no	no
Ivey, W	_ 1890	do	3 years	malarial fever	yes	no	no
Johnson, H	1896	do			yes	mother	no
Leach, E	1894	do	1 year	disease	yes	no	no
Long, V	_ 1896	do	con.	con.	yes	yes	no
Lyon, H	1890	do	from birth		no	yes	cousins
McCall, I	1893	S. C.	con.	con.	yes	no	no
McClellan, L	1887	N. C.			no	no	no
McDade, U	1898	do			yes	no	no
McLendon, C	1886	do	con.	con.	yes	yes	no
Mebane, V. M. E.	1900	do	con.	con.	yes	no	no
Middleton, M		do					
Minor, M	1882	do	2 years		no	no	no
Mitchell, M	1897	do	3 years	accident	yes	no	no

# COLORED DEAF GIRLS-CONTINUED.

Name.	Воги.	Where.	When Deaf.	Cause.	Total.	Any Relatives Deaf.	Parents Related					
Moore, R	1900	N. C.	unknown		no	no	no					
Nicholson, W	1894	do	con.	con.	yes	no	no					
Reed, J	1888	do			yes	no	no					
Robertson, B	1898	do	7 months		no	father	no					
Rogers, A	1898	do	con.	con.	no	no	no					
Rudd, V	1898	do	con.	con.	yes	no						
Russell, A	1894	Va.	unknown	meningitis	yes	no	no					
Shepherd, F	1897	N. C.	con.	con.	yes	no	no					
Sloan, O	1898	do	con.	con.	no	yes	no					
Smith, E	1892	do	6 years	meningitis	yes	no	no					
Smith, M	1897	do	4 years	scrofula	no	yes	no					
Smith, Maymie	1887	do	4 years	abscess	no	no	no					
Stanback, B	1893	do	con.	con.	no	no	no					
Steele, G	1899	do	con.	con.	yes	no	no					
Vann, J	1899	do	con.	con.	yes	no	no					
Weaver, G	1900	do	3½ years		yes	no	no					
Whitfield, T	1897	do	con.	con.	yes	no	no					
Williamson, R	1889	do	11 years		no	no	no					
Wills, Stella	1892	do	1 year	scarlet fever	no	no	no					
Winstead, N	1893	do	6 months		no	no	no					
Young, C	1898	do	1 year	rising in head	no	no	no					

## COLORED DEAF BOYS.

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Alston, T.	1897	N. C.	con,	con.		cousin	no
Barrington, T	1893	do	18 months		yes	yes	no
Beckwith, O	1895	do	6 years	whooping-	yes	no	no
Bell, O	1894	do	from birth	cough		no	no
Bost, E	1902	do	con.	con.	yes	no	no
Bowman, J	1890	do			yes	no	no
Bryant, W	1889	do	con.	con.	yes	no	no
Burnette, C	1891	do	2 years	catarrh	no	no	no
Burroughs, H	1896	do	2 years	rising in head	no	no	no
Byrd, L	1893	do	5 years		no	no	no
Cobb, J	1891	do	con.	con.	no	no	no
Flowers, J	1897	do	con.	con.	yes	no	no

# COLORED DEAF BOYS—CONTINUED.

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Name.	Воги.	Where.	When Deaf	Cause.	Total.	Any Relatives' Deaf.	Parents Related.
Green, H	1896	N. C.	con.	con.	yes	no	no
Harrell, H	1886	do	con.	con.	yes	no	
Hawes, E	1887	do	con.	con.	yes	yes	
Hawfield, J	1891	do	con.	con.	yes	no	no
Hawkins, R	1890	do			no	yes	no
Henry, E	1890	do	con.	con.	yes	no	no
Henry, W	1886	do	10 years	scrofula	no	no	no
Hill, W	1890	do	6 months	chills	no	no	no
Holly, R,	1898	do	6 months	typhoid fever	no	no	no
Houston, J	1896	do	3 years	typhoid fever	yes	yes	no
Humphrey, J	1893	do			no	no	
Jacobs, J	1887	do	6 months	erysipelas	yes	no	no
James, J	1887	do	con.	con.	yes	no	no
Johnson, W	1897	do	con.	con.	yes	no	no
Jones, A	1894	do			yes	no	
Jones, H	1892	do	con.	con.	no	father	no
Jones, M,	1891	do	from birth		yes	no	no
Jones, W	1892	do	con.	con	yes	no	no
Kea, C	1890	do	con.	con.	yes	no	no
King, N	1892	do	con.	con.	yes	no	no
Lee, A	1895	do	2 years		no	no	no
Lee, P	1899	do	con.	con.	yes	no	no
Lewis, C.	1893	do	born so		no		
Malone, W	1895	do	con.	con.	yes	aunt	no
Martin, C	1899	do	con.	con.	yes	no	no
McLendon, C	1893	do			yes	yes	no
Minor, L	1886	do	con.	con.	yes	no	no
Neeley, M	1898	do	1 year	pneumonia	no	no	no
Newby, P	1893	do	from birth		yes	no	no
Pigford, W. S	1886	do	con.	con.	yes	no	no
Quick, D	1894	do	con.	con.	yes	2 brothers	no
Quick, H	1900	S. C.	con.	con.	yes	2 brothers	no
Quick, J	1889	N. C.	con.	con.	yes	2 brothers	no
Ross, A	1893	do	11 years	catarrh	yes	no	no
Sanders, J		do			no	no	no

# COLORED DEAF BOYS-CONTINUED.

Name.	Born.	Where.	When Deaf.	Cause.	Total.	Any Relatives Deaf.	Parents Related
Smith, J	1897	N. C.	con.	con.	yes	no	no
Stokes, H	1893	do			yes	yes	no
Sykes, T	1899	do	3 years	fever	no	cousin	no
Taylor, R		do	con.	con.	yes	no	no
Thomas, D., Jr.	1898	do	1 year	spasms	yes	no *	no
Thompson, J	1887	do			yes	no	no
Thompson, S	1892	do	con.	con.	yes	yes	no
furner, D	1888	do	2½ years		yes	no	по
Waddell, F	1889	do	3 years	pneumonia	no	no	no
Walker, T	1898	do	1 year	rising in head		no	no
Wallace, H		do	con.	con.	yes	brother	no
Wiggs, G	1886	do	con.	con.	yes	no -	no
Williams, B	1888	S. C.	17 months	whooping- cough	yes	no	no

## COLORED BLIND GIRLS.

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Name.	Воги.	Where.	When Blind,	Cause.	Total.	Any Relatives Blind,	Parents Related,
Alexander, B	1894	N. C.	3 months	sore eyes	no	no	no
Alexander, M	1894	do	9 years		no	no	no
Allen, A	1899	do	4 months	cataract	yes	no	no
Alston, B	1896	do	born so		no	yes	
Bitting, C	1885	do	6 years	fever	yes	no	
Boon, M	1891	do	4 years		no	no	no
Borden, M	1898	do	3 years		no	no	no
Bright, N.	1899	do	21 days		yes	grandmother	no
Brooks, E	1885	do	5 years	scrofula	no	no	no
Brown, Z	1894	do	6 years	scrofula	no	brother	no
Burnette, B		do					
Campbell, A	1891	do	4 weeks		no	no	no
Cohen, E		do			no		
Davis, M	1895	s c.	2 years	fever	no	no	no
Deloatch, C	1900	N. C.	con,	con.	no	cousin	no
Derr, A	1895	do			no	brother	no
Faulcon, J	1893	do	3 years	milk crust	no	no	no
Friday, L	1890	do	2 years	tetter	no	no	
Gilchrist, N	1884	do	5 years	scrofula	no	no	no
Gillespie, S	1882	do	con.	con,	yes	mother	
Hardin, F	1894	do	4 years	cataract	no	father and	distant
Harrington, E	1895	do	always	inheritance	no	sister yes	no
Hendricks, M		do	weak				
Holmes, E.	1889	do			yes	yes	
Holmes, L	1896	do	7 years	cataract	no	no	no
Horton, N	1881	do	8 years		no	no	no
Huston, C	1894	do	7 years		yes	yes	no
Johns, S	1900	do	con.	con.	yes	no	no
Lindsay, L	1883	do	14 years	eye trouble	yes	no ·	no
Lockhart, M	1882	do			no	no	no
Mackey, L	1878	do	16 years	catarrh	no	no	3d cous.
Marrow, A	1886	do		cataract	no	brother	no
Mauney, S	1894	do	3 years	measles	no	no	no
McClelland, M	1897	do	7 years	scrofula	no	no	no
Mendenhall, K	1891	do	10 years	chicken-pox	no	sister	no

# COLORED BLIND GIRLS-CONTINUED.

Name.	Воги.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind,	Parents Related.
itchell, M. L.		N. C.	4 years		yes	grandfather	no
orwood, L	1899	do	at birth	scrofula	no	no	110
liver, H	1882	do	6 years	unknown	no	no	
liver, B	1894	do	6 years	unknown	yes	sister	no
atterson, L	1882	do	9 years		yes	yes	
atterson, M	1883	do	16 years	fever	no	yes	no
eace, M	1899	do	4 years	scrofula	yes	no	no
erry, Lander	1886	Va.	5 months	meningitis	yes	no	no
hifer, I.	1884	N. C.	9 years	measles	no	no	no
agland, L		do	12 years	scrofula	no	no	no
ead, S.	1	do	2 years	scrofula	no	no	no
toberts, M		do	17 years	unknown	no	cousin	no
loss, B.			9 years	specific iritis	no	no	no
towland, M			6 months	scrofula	no	yes	no
atterfield, T			few mos.	inflam.	no	no	no
cales, Lulu			17 years		no	no	no
shuford, L. M			6 years	fever	no	no	no
			0 3 0000		no	yes	no
Smith, Dora			5 years	cataract	no	no	no
Smith, L			4 years	scrofula	no	yes	no
Smith, M. L		1	6 years	measles	no	no	
Somerville, H			,	measures	no	yes	no
Steele, O			born so		no	no	no
Sturdivant, L		-	32 days old	i sore eyes	yes	no	no
Turner, T				con.	no	no	no
Tyson, B			con.	sore eyes	yes		
Vick, E. M.			2 days	POLE CLES	yes		cousin
Walden, D					no	no	no
Washington, T			from birth				no
West, H	188	-	5 years	unknown	yes	brother	no
Williams, L			4 years	unknown	no	no	no
Williams, V			8 years	measles	no		,,,0
Yancey, M	18	95 do	4 years	fever	yes	s no	

## COLORED BLIND BOYS.

Name.	Born.	Where	When Blind.	Cause.	Total.	Any Relatives Blind.	Parents Related
Alston, O. O.	1895	N. C.	con.	con.	yes		
Bailey, P.	1898	do	con.	con.	yes	no	no
Baker, R	1881	do	19 years	smallpox	yes	110	no
Barge, J	1867	do	16 years	unknown	yes	sister	110
Bazemore, W	1890	do	4 years	fits	no	no	no
Bell, J	1889	do	13 years	rising in head	yes	Yes	no
Bratton, W	1891	S. C.	3 weeks	malarial fever	110	no	no
Broomfield, G	1892	N. C.	4 years		no	no	110
Carroll, J. H	1901	do	3 months	inflam.	no	no	no
Cheatham, V.	1896	do	6 years	accident	no	по	110
Clay, B.	1887	do	14 years	not any	no	по	nð
Crockett, R	1898	do	4 years	eczema	yes	no	110
Cutler, A	1892	do	13 years	typhoid fever	yes	no	no
Danner, J.	1885	do	4 years	accident	no	no	no
Davidson, T.	1894	do	9 years		yes	no	no
Derr. R	1896	do	1 year	fever	no	sister	no
Ellis, E	1889	do	1 year	la grippe	yes	no	no
Fleming, B	1892	do	6 months		no	no	no
Froneberger, C	1893	do	from birth		110	yes	no
Froneberger, F	1891	do	from birth		no	yes	no
Galloway, L	1882	do	3 years		yes	no	
Gary, J.	1889	Va.	14 years		yes	no	no
Green, O	1895	N. C.	4 years	malarial fever	ves	uncle	no
Hairston, E	1895	do	con	con.	ves	no	no
Hatl, R.	1886	do			yes		
Harris, C	1893	do	unknown			no	110
Hight, J.	1889	do	14 years	unknown	110	yes	no
Hood, C	1895	S. C.	11 years	accident	110	no	no
Hoskins, J.	1894	N. C.	2 years	unknown	yes	1 partial	no
Hull, J.	1884	do	13 years		no	110	
Johnson, D.	1888	do	10 years	scrofula	110	yes	no
Jones, S.	1884	do	6 years		yes	no	no
King, W.	1894	do	con.	con.	res	no	no
Lee, R. H.	1888	do			no	yes	
Lesane, L.		do					

# COLORED BLIND BOYS-CONTINUED.

Name.	Born.	Where.	When Blind.	Cause.	Total.	Any Relatives Blind,	Parents Related,
McKay, I.	1895	N. C.	3 years		yes	no	no
Miller, J	1893	do			yes	no	no
Moore, E	1900	do	con.	con.	yes	no	по
Murphy, W	1893	do	con.	con.	yes	yes	no
Parks, G	1890	do	1 year	sore eyes	no	no	no
Perry, T	1894	do	from birth		yes	110	no
Pope, G.	1889	do	18 years	accident	yes	no	no
Pride, J	1895	Va.	10 years		no	no	no
Setzer, J. M	1900	N. C.	con.	con.	yes	no	no
Sloan, M	1900	do	con.	con.	no	father	no
Stroud, W	1896	do	2½ years	head affected	no	no	no
Stultz, E	1889	do	18 years	meningitis	yes	yes	по
Taylor, L.	1889	do	2 weeks	unknown	по	no	no
Whitt, W		do					
Williams, W	1897	do	9 years	accident	no	no	no
Yarboro, L	1900	do	7 years	scrofula	no	no	no

# RULES AND REGULATIONS FOR THE ADMISSION OF STUDENTS.

The State School for the Blind and the Deaf is located at Raleigh, the capital of the State. It is strictly an educational institution, having for its object the moral, intellectual, industrial and physical training of the young hlind and colored deaf of hoth sexes residing in the State, and is, therefore, neither a house of refuge for the aged and helpless nor a hospital for the treatment of disease.

The School consists of two departments—the white and colored. The two classes are in separate huildings, situated a distance of a mile apart; still each enjoys equal privileges and advantages with the other, being, as they are, under the same Principal and Board of Directors.

The arrangement of the School is such as to secure the separation of the male and female pupils, except in the work of the schoolrooms, where they are under the supervision of their teachers.

The officers and teachers of the School recognize the fact that a high and holy responsibility is resting upon them, and at all times endeavor to exercise the same tender watch-care and kindness towards the pupils committed to them as they would wish their own children to have if they were in the same condition. Special attention is paid to the cleanliness of their rooms and the wholesomeness of their food; and every pupil of the School is required to bathe at least once a week in rooms prepared and arranged expressly for that purpose.

Each pupil in the School is required to work two hours per day. The trades taught the males are mattress making, broom making, chair seating, piano tuning and repairing, shoemaking and mending, dairying and gardening, for the deaf. The girls are required to sew, knit and to do the mending necessary for themselves and the male pupils, and are also instructed in bead work and fancy work. A department in

dressmaking has also been established, and the colored deaf girls are taught cooking.

The school year commences in September in each year, and continues for ten school months, leaving the vacation during the warm season.

Applicants who are under six or over twenty-one years of age are not admitted.

No person of imbecile or unsound mind, of confirmed immoral character or incapacitated by physical infirmity for useful instruction will be knowingly received into the School; and in case any pupil shall, after a fair trial, prove incompetent for useful instruction, or willfully and persistently disobedient to the regulations of the School, such pupil will be thereupon discharged.

All are required to come provided with an adequate supply of good, comfortable clothing, embracing suitable articles for both summer and winter wear, in such quantities as to admit of the necessary change for washing and repairing, the whole to be neatly packed in a good trunk with a good lock and key.

Each article of clothing should be distinctly marked with the owner's name, in order to prevent confusion or loss, and must be sent in good order and condition, not only upon the entrance of the pupil, but also at each subsequent return from home after the vacation.

The course of study pursued at the School embraces all the English branches, consisting of spelling, reading, writing, arithmetic, higher mathematics, geography, grammar, the sciences, kindergarten training, and vocal and instrumental music.

Pupils from this State are admitted to all the privileges of the School, upon compliance with the rules, free of charge, being provided with board, washing, fuel, tuition, books, medical attendance, and everything necessary, except clothing, shoes and traveling expenses.

Where the parents are unable to furnish clothing and shoes, or where the child is without living parents, the county in which such child lives must do so, in which ease twenty dollars will be the amount so required, payable invariably in advance. From this rule there will be no variation.

All letters to pupils should be addressed to the care of the Principal of the School, in order to insure their prompt delivery.

Persons desiring to procure the admission of pupils should apply, by letter or otherwise, to the Principal of the School for instructions as to the manner of procedure, and no pupil should be sent to the School until such instructions have been fully complied with. It is to the interest both of the pupils and the School that they should enter at the beginning of the session, and therefore such rule must be observed.

A special appeal is made to any one seeing this circular and knowing the whereabouts of any blind or deaf colored person of the proper age to become a pupil of the School to inform the Principal of the name and post-office address of the said person and his or her parent or guardian. This is requested, even though the parents may be unwilling to allow their children to attend school. Pupils are not allowed to go home Christmas.

The use of tobacco in any form, and of spirituous liquors, as a beverage, by the pupils is strictly prohibited. Parents are urged to use their utmost endeavors to prevent the formation of these habits by their children before they come to school and their practice during the vacation.

Parents and friends of the pupils cannot be entertained at the School over night.

We have an arrangement by which we can obtain railroad tickets for pupils at reduced rates.

For further information address the Principal of the School at Raleigh, N. C.

# REPORT

OF THE

BOARD OF DIRECTORS AND SUPERINTENDENT

OF THE

# STATE HOSPITAL,

RALEIGH, N. C.

FOR THE

TWO YEARS ENDING NOVEMBER 30, 1908.

RALEIGH
E. M. UZZELL & Co., STATE PRINTERS AND BINDERS
1909

## OFFICERS OF THE HOSPITAL.

#### BOARD OF DIRECTORS.

John W. Thompson, PresidentWake County.
Term expires April 1, 1909.
JOHN D. BIGGSMartin County.
Term expires April 1, 1911.
R. H. STANCELL, M. D
Term expires April 1, 1911.
J. M. Parrott, M. D Lenoir County.
Term expires April 1, 1911.
S. O. Middleton
Term expires April 1, 1909.
EDWARD SMITH
Term expires April 1, 1911.
Dr. R. F. YarboroughFrankliu County.
Term expires April 1, 1911.
W. H. WHITEHEAD, M. DNash County.
Term expires April 1, 1911.
J. G. Hunt, M. D.*Granville County.
Term expires April 1, 1909.

#### EXECUTIVE COMMITTEE.

R. H. Stancell, M. D., *Chairman*. W. H. Whitehead, M. D. S. O. Middleton.

#### RESIDENT OFFICERS AND STAFF.

James McKee, M. D	. Superintendent.
CHARLES L. JENKINS, M. D	.Assistant Physician.
L. J. Picot, M. D	.Assistant Physician.
REV. T. N. IVEY, D. D	. Chaplain.
CHARLES HARDESTY	. Steward.
MISS S. F. FAUCETTE	. Matron.
MISS LELIA M. DYE, Clerk to Bd. of Directors	and Ex. Com. and Sten.

#### SUBORDINATE OFFICERS.

MISS ANNIE J. EAGLE	. Druggist.
MISS LIZZIE STRICKLAND	. Head Nurse.
MISS MARIAH ROUTEN	. Assistant Head Nurse.
A. J. Brown	. Head Nurse.
L. A. KUESTER	. Engiueer.
T. A. HOLLIDAY	. Carpenter.
JAMES S ADAMS	Gardener Farmer and Dairyman

^{*}Deceased.

## REPORT OF BOARD OF DIRECTORS.

STATE HOSPITAL,

Raleigh, N. C., December 11, 1908.

To His Excellency, R. B. GLENN,

Governor of North Carolina.

Six:—In submitting our biennial report, we beg to express our gratitude to your Excellency for recommending and to the honorable Legislatures of 1907 and 1908 for making the appropriations to adequately provide for all of the State's insane and mental defectives.

The State Hospital Commission appointed by you, under the provisions of the Bickett bill, purchased for this institution the 1,139 acres of adjoining land, for which we have such imperative need, upon which it has contracted to erect four colonies—two for the epileptic and two for our convalescing patients. It has also built an addition to the male department for the accommodation of 100 patients, which has been furnished and this day turned over to us. This will greatly relieve the pressure upon us for admissions, and there is no doubt but that every room will be occupied by some meritorious applicant within a very short time.

The demand upon the Commission for making prompt provisions for the epileptics and the dangerously insane imbeciles has been persistent and insistent by the immediate friends of those unfortunates, but, the appropriation at its command having to be distributed through four years, there were not funds sufficient to make ample provisions for all at the same time; hence it gave the preference to the curables, and in this we think it acted wisely. After having provided for the curables, the Commission has now in the course of erection buildings for the epileptics and other mental defectives, which buildings will doubtless be ready to turn over to us by the middle of next year. When completed and turned over, we

think that meritorious applicants should be promptly admitted, and would therefore respectfully suggest that we ought to have a *per capita* appropriation available for the care of such patients.

The colony building for the accommodation of eighty women of the convalescing class will be ready by April 1st. It will be promptly filled, and will greatly relieve the congested condition of the present building.

We herewith transmit the report of Dr. James McKee, Superintendent, whose recommendations the board unanimously endorse.

In conclusion, we congratulate your Excellency on the pronounced progress that has been made during your administration for the care of the insane, and we welcome the early approaching day when all the State's insane can be cared for in its own hospitals.

All of which is most respectfully submitted for the Board of Directors.

JNO. W. THOMPSON,

President Board of Directors.

## REPORT OF SUPERINTENDENT.

Mr. John W. Thompson, President, and Gentlemen of the Board of Directors of the State Hospital at Raleigh:

I herewith submit to you my report for the biennial period ending November 30, 1908.

## MOVEMENT OF POPULATION DURING THE PERIOD.

	Males.	Females.	Total.
Remaining November 30, 1906	190	251	441
Admitted during past two years	161	184	345
Total number under treatment past two			
years	351	435	786
Average daily population	229	339	568
Discharged during past two years	135	149	284
Discharged as recovered	72	99	171
Discharged as improved	3	6	9
Discharged as unimproved	1	3	4
Discharged as not insane	5	3	8
Transferred to other hospitals	4	2	6
Total number died during past two	-		
years	50	36	86
Per cent. of recoveries on admissions			49
Per cent. of deaths on number treated			10

#### TOTAL NUMBER UNDER TREATMENT FOR PAST TWO YEARS.

Seven hundred and seventy-five were supported by the State and eleven were admitted as pay patients and kept at private expense.

The per capita cost for the biennium, with daily average of 568 patients, including money not appropriated by the State, but obtained from pay patients and the sale of junk, rags, etc., is \$185.24. On the money appropriated by the State the per capita cost is \$167.25.

For other statistical information I refer you to tables herewith appended.

It is exceedingly gratifying to be able to report that no homicide has occurred in the institution during the period, and no suicide has occurred during the two years. The general physical health of the patients has been fairly good, and might be considered exceedingly good, on account of the age and the long residence of some of the patients in the Hospital. We have had no cases of contagious or infectious diseases. The death rate during the period is higher than it has ever been during the existence of the Hospital. We have had very few cases of tuberculosis, owing largely to the fact that we have declined to admit them as a matter of protection to the patients already in the Hospital.

We have had very few escapes from the Hospital. Most of them have been returned. Some recovered during their absence and were discharged. We have endeavored to be careful in discharging patients as recovered, but it is almost impossible to make an accurate diagnosis in cases of recurrent mania. They are apt to have their recurrences and have to bereturned to the Hospital. We still adhere to our system of permitting patients of stationary convalescence, but of doubtful recovery, to go home on probation or trial. We still adhere to the rule of classifying the pay patients, and there are three classes: first, the patient who pays the amount charged by the Board of Directors; second, those who pay what it costs per capita for maintenance per month; third, those who pay over and above what it takes from their income to support those who are legally dependent upon them. In the first class there is an average of eleven; second, three; third, none.

#### EXPENDITURES OF APPROPRIATIONS.

During the past two years appropriations for maintenance amounted to, annually, \$95,800, making an aggregate of \$191,600. To that can be added \$7,863.74, being some money left over from the appropriation made for equipping the new building for females. This does not include cash receipts from the pay patients.

Appropriations for maintenance, \$95,800; \$95,000 being the amount asked for for maintenance for 537 patients, that being the capacity of the Hospital. It was evident to my mind that the Legislature intended to give us \$8,000 instead of \$800 (this was probably a clerical error) to meet the expenses of water and lights, as we asked for \$2,000 for water and \$800 for lights.

The Steward's report discloses the fact that for the fiscal years 1907 and 1908 the cash receipts and expenditures from December, 1906, to December, 1908, were:

Cash receipts for 1907	\$100,588.52
Expenditures for 1907	100,542.66
To balance	\$ 45.86
Cash receipts for 1908.	\$109,764.21
Expenditures for 1908	109,899.59
To balance	\$ 135.38
Cash receipts for 1907 and 1908	\$210,352.73
Expenditures for 1907 and 1908	210,442.25
To balance	\$ 89.52

This includes the amount collected from pay patients and the sale of junk, rags, etc. We have expended a great deal of our appropriation for maintenance that could not have been very well dispensed with. It is well enough to classify in this report what it is.

THERE HAVE BEEN EXPENDED IN THE LAST TWO YEARS THE FOLLOWING AMOUNTS:

To overhauling, renovating, scraping walls, replastering	
and hard-finishing same, and building nine bed rooms and	
one general dining room, two bath rooms with cement	
floors, complete with closets, tubs, lavatories, etc., and	
furnishing same (over laundry)\$	1,780.00
To eight three-room cottages, 18 x 46, frame buildings, com-	
plete, for outside employees	3,200.00
To one frame metal-roof building, 36 x 80, containing fif-	
teen box stalls, feed and harness rooms, with hayloft	
overhead, complete	3,100.00

To improvements and additions to greenhouse\$	300.00
To entting ditches for reclaiming and draining low grounds	
on Grimes land, and digging post holes for pasture	
fences	1,481.00
To recovering and repairing the Spring Hill house, occu-	
pied by farmer	300.00
To new floors put down in buildings	460.00
To one sawmill, complete	680.00
To excess on appropriation expended on storehouse, cold	
storage, carpenter shop and equipments	3,483.25
To one 150-ton silo, complete	317.00
To supplies for engineering department, pipe, etc	1,575.00
To one two-story, metal-roof building, brick, 16 x 22, for	
cannery	290.00
To amount expended for water and lights last two years—	
Water ,	4,220.71
Lights	5,576.20
To cost of 1,500 rods wire fencing	444.73
To repairing roof, brick, mason work, glass, putty, tools,	
cutting cord wood, and other expenses incurred in im-	
provements and repairs	4,364.84

\$31,572,73

I am under the impression that, under the provisions of the Biekett bill, the Hospital Commission would at least aid in meeting the expenses just mentioned, for it was absolutely necessary to do so, and by the eareful purchasing of supplies we have been able to get through the biennium with a deficit of \$\$9.52.

The Hospital Commission ordered the erection of an annex to the male department, which has been completed, at a cost of \$64,000. It is most sanitarily built, well heated, well ventilated, giving an abundance of good, pure, fresh air. They have also given a contract for some colony buildings. The grounds have been broken for two of them. One is situated just southwest of the western terminus of the female annex, and will accommodate eighty patients. In this house we intend placing our best patients, so that they can more rapidly convalesce.

1909.]

#### NEEDS OF THE HOSPITAL.

Tabulated list of the most urgent needs of this Hospital appears as follows:

Annual appropriation for maintenance for 1909, Hospital	
capacity, 695 patients\$115	00.000,
Annual appropriation for maintenance for 1910, Hospital	
capacity, 695 patients	00.000,
Annual appropriation for 1909 for water 3	3,500.00
Annual appropriation for 1910 for water	3,500.00
Annual appropriation for 1909 for lights	3,500.00
Annual appropriation for 1910 for lights	3,500.00
To purchase tile, drain pipe, keep up and improve road-	
ways 2	2,000.00
	3,500.00
Electric lighting machinery and wiring large enough to	
light the Hospital	1,500,00

The storeroom is about being completed, and as soon as the proper shelving can be placed in we will put in the storekeeper and store it with goods.

I again, sir, eall your attention to the necessity of wiring the old building and to obtain a general electric lighting plant, the cost of which will be \$11,500 (for the items of eost I refer you to the Engineer's report), which can be done with our own force. This is very essential to the good management of the Hospital, for if under any circumstances the gas plant in Raleigh should become inoperative, we would be entirely without light; and, again, the new buildings are wired, and all they need is some power to operate it.

I desire to call your attention to the reports of the heads of the departments, which you will find herewith appended.

I desire to express my appreciation of the valued counsel and the active co-operation of the members of the board, and especially the Executive Committee, who have at all times tendered me their most hearty support and timely advice.

To the staff I must aeknowledge my high estimate of their intelligent and painstaking interest in the discharge of their many duties.

Respectfully submitted,

James McKee, Superintendent.

## TABLE No. 1.

SHOWING THE NUMBER OF ADMISSIONS AND DISCHARGES (INCLUDING CURES, IMPROVED, UNIMPROVED, AND DEATHS), AND THOSE FOR EACH YEAR SINCE THE OPENING OF THE HOSPITAL

		Discharges.							
Date.	Admissions.	Cured.	Improved.	Transferred to Morgan- ton.	Not Insane.	Unimproved.	Deaths.	Total.	Remaining.
1856	90	5	3				2	10	80
1857	96	15	10			6	7	38	138
1858	57 83	26 22	7			9 7	9	51	141
1859	76	23	22			25	10 23	50 73	170 179
1860 1861	61	21	4			14	8	47	198
1862	44	17	2			14 8 7	15	42	195
1863	41	9	4			7	21	41	195
1864	40 41	14	7			7 19	27 45	55	189
1865 1866	65	15	4			19	14	74 47	147 165
1867	85	13	5			13	21	52	198
1867 1868	72	18	7			11	17	53	217
1869	27 27	7	3 4			2 2	7	19	225 232
1870 1871	44	7 9	5		•••••	9	9 8	22 31	282 245
1879	43	14	9			14	8	55	233
1873	50	17	6			5	13	41	242
1873 1874 1875	44	13	8			2 5	16	39	247
1875	42 44	16 11	5				14 9	40 29	249 264
1877	52	13	8			3 3	15	39	278
1877 1878	42	14	11			10	19	54	266
1879	45	14	4			2	13	33	277
1880	56 49	17 10	7 3			2 7 2 18 63	29 23	60 38	273 284
1881 1882	50	16	5			18	17	56	278
1883	53	17	43			63	9	132	199
1884	106	27	16			9	11	62	243
1885	97 95	41 17	12 36			9 28	24 20	86	254
1886	74	17	2			3	8	101 30	248 292
1887 1888	80	37	14			11	18	80	292
1889	93	52	9			1	25	87	298
1890	75	30	17			16	26 24	79	294
1891 1892	88 93	45 57	10 12			2 4	21	81 94	301 300
1893	97	46	17				28	91	288
1894	92	50	3			3	19	75	305
1894	137	62	7			4	41	114	328
1896	160 182	96 99	12 10		2	5 8 3	44	159 145	329 364
1897	190	115	6			3	28 27	161	393
1899	169	105	4		2	4	53	168	390
1900	192	119	3			1	31	154	424
1901	143	100 150	5		1	1	41 33	147 186	420 397
1902	163 141	55	10		8	4	28	105	433
1904	187	121	12	77	1		29	240	380
1905	151	15	2 5	29	4	8	16	77	454
1906	143	113	5 6	6	3 6	2 4	28 45	154	441 574
1907	208 137	11 160	3	29 6 3 3	2	4	41	75 209	502
1000	101	400			-		-	200	204

## TABLE No. 2.

SHOWING MOVEMENT OF POPULATION FOR THE PAST TWO YEARS. ENDING NOVEMBER 30, 1908.

	Males.	Females.	Total.
Remaining November 30, 1906	190	251	441
Admitted during past two years	161	184	345
Total number under treatment past two			
years	351	435	786
Average daily population	229	339	568
Discharged during past two years	135	149	284
Discharged as recovered	72	99	171
Discharged as improved	3	6	9
Discharged as nnimproved	1	3	4
Discharged as not insane	5	3	8
Transferred to other hospitals	4	2	6
Total number died during past two			
years	50	36	86
Per cent. of recoveries on admissions			49
Per cent. of deaths on number treated			10

TABLE No. 3.

SHOWING FORMS OF INSANITY OF THOSE ADMITTED DURING THE PAST TWO YEARS.

	Males.	Females.	Total.
Mania, acute	24	22	46
Mania, subacute	13	25	38
Mania, chronic	4	8	12
Mania, recurrent	25	45	70
Mania, religious			
Mania, toxic	5	1	6
Mania, pnerperal		5	5
Mania, hysterical		5	5
Mania, epileptic	1	5	6
Mania, paralytic	1	1	2
Mania, klepto	1	1	2
Mania, dipso	8	1	9
Melancholia	60	57	117
Dementia, senile	4	2	6
Dementia, præcox	2	1	3
Paresis	3		- 3
Imbecility	2	2	4
Paranoia	3		3
Moral depravity	1		1
Idiocy		2	2

	Males.	Females.	Total.
Dementia	3		3
Surgical mania	1		1
Circular mania		1	1
		-	
	161	184	345

TABLE No. 4.

SHOWING DURATION OF INSANITY OF THOSE ADMITTED DURING

THE PAST TWO TEAR	S.		
	Males.	Females.	Total.
Not to exceed one month	44	33	77
From one to three months	26	36	52
From three to six months	18	35	53
From six to twelve months	21	15	36
From one to two years	17	19	36
From two to three years	10	17	27
From three to five years	10	7	17
From five to ten years	- 6	. 9	15
From ten to twenty years	5	6	11
From twenty to thirty years	1	2	3
From thirty to forty years	2	2	4
From forty to fifty years		1	1
From fifty to sixty years	1		1
From sixty to seventy years		2	2
	_		
	161	184	345

TABLE No. 5.

Showing Supposed Cause of Insanity of Those Admitted During the Past Two Years.

THE PROPERTY			
	Males.	Females.	Total.
Unknown	70	85	155
Religion	4	8	12
Senility	3	3	6
Domestic trouble	3	12	15
Congenital	2	3	5
Drug habit	5	2	7
Uterine disease		5	5
Mastnrbation	5		5
Menopause		3	3
Heredity	4	12	16
Hll health	22	27	49
Fright	1	2	3
Shock		3	3
Surgical operation	3		3

	Males.	Females.	Total.
Grief	1	8	9
Lagrippe	1		1
Sunstroke	2		2
Epilepsy	1	4	5
Financial troubles	10	1	11
Inebriate	10	1	11
Love affair	2		2
Cigarettes	2		2
Overwork	5		5
Puerperal		5	5
Injury to head	1		1
Infantile paralysis	1		1
Tobacco	1		1
Polities	1		1
*	161	184	345

## TABLE No. 6.

SHOWING AGE WHEN ADMITTED DURING THE PAST TWO YEARS.

	Males.	Females.	Total
From ten to twenty years	6	9	15
From twenty to thirty years	40	33	73
From thirty to forty years	35	55	90
From forty to fifty years	26	38	64
From fifty to sixty years	33	32	65
From sixty to seventy years	17	15	32
From seventy to eighty years	4	2	6
	161	184	345

## TABLE No. 7.

SHOWING NUMBER OF ATTACKS OF THOSE ADMITTED DURING THE PAST TWO YEARS.

	Males.	Females.	Total.
First attack	111	102	213
Second attack	34	40	74
Third attack	11	19	30
Fourth attack	2	3	5
Fifth attack	1	5	6
Sixth attack	2	15	1.7
		_	
	161	184	345

TABLE No. 8.

SHOWING OCCUPATION OF THOSE ADMITTED DURING THE PAST TWO YEARS

Two Years.			
	Males.	Females.	Total.
Farmer	65		65
Housewife		110	110
Housekeeper		30	30
Domestic		19	19
Laborer	13		13
Seamstress		1	1
Mechanic	1		1
None	25	17	42
Editor	2		2
Druggist	2		2
Merchant	5		5
Clerk	7		7
Drummer	1		1
Mill hand	4	3	7
Stenographer	- 2		2
Mail carrier	2		2
Student	5	3	8 *
Plumber	1		1
Engineer	1		1
Physician	3		3
Storekeeper	1		1
Book agent	1		1
Bookkeeper	1		1
Dentist	1		1
Butcher	1		1
Mechanic	4		4
Shoemaker	1		1
Tobacconist	1		1
Insurance agent	1		1
Fisherman	1		1
Broker	1		1
Newspaper collector	1		1
Railroad agent	2		2
Motorman	1		1
Teacher	1	1	2
Telegraph operator	1		1
Lumberman	1		1
Shoemaker	1		1

161

184

345

## TABLE No. 9.

SHOWING CIVIL CONDITION OF THOSE ADMITTED DURING THE PAST TWO YEARS.

	Males.	Females.	Total.
Single	70	48	118
Married	77	104	181
Widowed	14	32	46
	161	184	345

## TABLE No. 10.

SHOWING RESIDENCE OF THOSE ADMITTED DURING PAST TWO YEARS.

	Males.	Females.	Total.
Alamance	. 1		1
Anson	. 1		1
Beaufort	. 3	4	7
Bertie		4	4
Bladen	. 4	3	7
Brunswick	. 2		2
Camden		1	1
Carteret		4	5
Chatham		5	8
Columbus		5	9
Craven		2	6
Cumberland		4	13
Currituck		. 1	2
Dare			1
Duplin	_	4	9
Durham		7	25
Edgecombe		7	7
Franklin		7	10
Gates			1
Granville		6	9
Greene		2	2
Guilford		_	1
Halifax		2	2
Harnett		6	12
			1
Haywood		2	3
Hertford		_	-
Johnston		6	10
Jones		1	1
Lee			2
Lenoir		5	9
Martin		2	4
Nash		6	11
New Hanover	. 7	14	21

	Males.	Females.	Total.
Northampton	2	2	4
Onslow	4	1	5
Orange		1	1
Pamlico		1	1
Pasqnotank		2	2
Pender	2	3	5
Perquimans		2	2
Person	1		-1
Pitt	6	7	13
Robeson	11	4	15
Rockingham		1	1
Sampson	6	7	13
Tyrrell		1	1
Vance	6	6	12
Wake *	13	23	36
Warren	2	1	3
Washington		1	1
Wayne	_ 6	7	13
Wilson	4	4	8
	161	184	345

## TABLE No. 11.

Showing Nativity of Those Admitted During the Past

TWO YEARS.			
	Males.	Females.	Total.
North Carolina	157	178	335
South Carolina	1	1	2
Pennsylvania	1	1	2
New York		1	1
Georgia		1	1
Kansas	1		1
Maryland	1	1	2
New Jersey		1	1
Massachusetts		1	1
		_	
	161	184	345

## TABLE No. 12.

Showing the Form of Insanity of Those Recovered in the Past Two Years,

	Males.	Females.	Total.
Mania, acute	18	18	36
Mania, subacute	4	7	11
Mania, recurrent	15	33	48
Mania, toxic	4		4

	Males.	Females.	Total.
Mania, dipso	3		3
Mania, puerperal		1	1
Mania, hysterical		6	6
Melancholia	27	34	61
Imbecility	1		1
	72	99	171

## TABLE No. 13.

Showing Duration of Insanity of Those Recovered During the Past Two Years.

	Males.	Females.	Total.
One month			
From one to three months	5		5
From three to six months		4	4
From six to twelve months	22	40	62
From one to three years	35	35	70
From three to five years	8	14	22
From five to seven years	2	3	5
From seven to ten years		3	3
	_		
	72	99	171

## TABLE No. 14.

Showing the Cause of Death of Those who Died During the Past Two Years.

TAST IWO ILAKS.			
	Males.	Females.	Total.
Apoplexy	3	1	4
Syphilitic gummata	2		2
Exhaustion from syphilis	2		2
Exhaustion from dementia	5	1	6
Exhaustion from pellagra	4	6	10
Exhaustion from paresis		4	4
Exhaustion from diarrhea	1	5	6
Exhaustion from locomotor ataxia	1		1
Exhaustion from epilepsy	1	3	4
Exhaustion from melancholia	10	1	11
Exhaustion from toxic mania	1		1
Cerebral emboli	3		3
Organic heart disease	3	5	8
Chronic meningitis	1		1
Pulmonary tuberculosis	2	5	7
Cerebral softening		1	1
Tubercular enteritis		1	1
Cirrhosis of liver	2		2

	Males.	Females.	Total
Cerebral cirrhosis		2	2
Cerebral hemorrhage	1		1
Exhaustion from chronic mania	2	1	3
Exhaustion from acute mania	2		2
Lagrippe	1		1
Autointoxication	1		1
Broncho-pneumonia	1		1
Bright's disease	1		1
	50	36	86

TABLE No. 15.

SHOWING THE FORM OF INSANITY OF THOSE WHO DIED DURING THE

TAST I WO TEARS.			
	Males.	Females.	Total.
Mania, acute	5	4	9
Mania, subacute	2	2	4
Mania, recurrent	2	3	5
Mania, chronic	-6	4	10
Mania, toxic	1		1
Mania, epileptic	2	3	5
Mania, hysterical		1	1
Mania, syphilitic	1		1
Melancholia	18	11	29
Dementia, senile	8	2	10
Imbecility	- 1		1
Dementia	2	2	4
Mania, dipso		1	1
Mania, puerperal		3	3
Dementia, paralytic	2		2
	50	36	86

## TABLE No. 16.

Showing the Age at Death of Those who Died During the Past Two Years.

	Males.	Females.	Total.
From fifteen to twenty years			
From twenty to thirty years	5	6	11
From thirty to forty years	5	7	12
From forty to fifty years	12	8	20
From fifty to sixty years	13	10	23
From sixty to seventy years	12	4	16
From seventy to eighty years	3		3
From eighty to ninety years		1	1
	50	36	86

## TABLE No. 17.

SHOWING LENGTH OF TIME SPENT IN HOSPITAL OF THOSE WHO DIED DURING THE PAST TWO YEARS.

Doming the Liber Live I	and a series		
	Males.	Females.	Total.
Less than one day	1	1	2
Less than one week	3	2	5
From one to three months	7	8	15
From one to four months	8	2	10
From three to six months	2	1	3
From six to twelve months	7	2	9
From one to three years	7	10	17
From three to five years	7		7
From five to ten years	4	2	6
From ten to fifteen years	1.	6	7
From fifteen to twenty years	1	1	2
From twenty to thirty years	2	. 1	3
	50	36	86

TABLE No. 18.

SHOWING RESIDENCE OF THOSE REMAINING IN HOSPITAL.

	Males.	Females.	Total.
Alamance		1	1
Anson	2		2
Beaufort	5	10	15
Bertie	2	7	9
Bladen	7	4	11
Brunswick		2	2
Burke		1	1
Camden	2	1	3
Carteret	6	5	-11
Chatham	5	5	10
Chowan	2	2	4
Columbus	4	6	10
Craven	3	6	9
Cumberland	13	12	25
Currituck	1	2	3
Dare		2	2
Duplin	6	7	13
	10	12	22
Durham	10		9
Edgecombe	3	6	***
Franklin	5	12	17
Gates	1	1	2
Granville	10	11	21
Greene	2	5	7
Guilford	1		1

Land and the state of the state		Females.	
Halifax	7	9	16
Harnett	4	9	13
Hertford	4	2	6
Hyde	2	3	5
Johnston	3	7	10
Jones	3	1	4
Lee	1		1
Lenoir	4	6	10
Martin	3	11	14
Moore		2	2
Nash	6	7	13
New Hanover	12	14	26
Northampton	- 3	6	9
Onslow	3	3	6
Orange		1	1
Pamlico	1	3	4
Pasquotank	4	3	7
Pender	2	2	4
Perquimans		3	3
Pitt	5	6	11
Robeson	6	7	13
Rockingham		2	2
Sampson	2	8	10
Stanly	1		1
Surry	1		1
Tyrrell	2	1	3
Vance	4	3	7
Wake	21	20	41
Warren	6	5	11
Washington	3		3
Wayne	3	17	20
Wilson	10	5	15
WIROUT	10		10
	216	286	502

## CHAPLAIN'S REPORT.

To the Board of Directors of the Central Hospital for the Insane, Raleigh, N. C.

Gentlemen:—As Chaplain of the State Hospital at Raleigh, I beg leave to report that during the year 1908 I conducted religious services on the Sabbath, conducted the funeral services over those who were buried in the Hospital cemetery, and in other ways endeavored to minister to the well-being of the patients.

Yours truly,

THOS. N. IVEY, Chaplain.

## TREASURER'S REPORT.

STATE TREASURY DEPARTMENT, RALEIGH, N. C. January 14, 1909.

I hereby certify that the receipts and disbursements of the State Hospital, Raleigh, for the two fiscal years 1907 and 1908, were as follows:

Balance brought forward, December 1, 1906, ... \$ 9,509.14

Appropriation for support, 1907	95,000.00 10,555.79 9,434.36 800.00	
Total\$	125,299.29	
Warrants paid for all purposes		\$104,690.85 20,608.44
Total		\$125,299.29
Balance December 1, 1907\$ Appropriation for support, 1908 Appropriation for contingent repairs Earnings, 1908	20,608.44 95,000.00 800.00 6,100.47	

Total \$122,508.91

Warrants paid, 1908. \$112,399.76

Balance December 1, 1908. 10,109.14

> B. R. LACY, Treasurer ex officio.

#### STEWARD'S REPORT.

DIX HILL,

STATE HOSPITAL AT RALEIGH, RALEIGH, N. C., November 30, 1908.

DR. JAMES MCKEE, Superintendent.

Dear Sir:—It is with pleasure that I present to you and the Board of Directors the Steward's report for the fiscal years 1907 and 1908 in tabulated form.

In Abstract F you will note that our Improvement and Repair account is unusually large, owing to the many necessities for which we had to spend these funds. You will find attached a list of the moneys used for the above-stated purpose.

Abstract A shows the monthly expenditures.

Abstract B shows expenditures classified.

Abstract C shows cash receipts from various sources.

Abstract D shows products of farm, garden and dairy, with their estimated values.

Abstract E shows the appropriations, expenditures and outstanding accounts for the two years.

All of which is respectfully submitted.

CHAS. HARDESTY.

Steward.

243.11

#### ABSTRACT A.

#### RECEIPTS AND EXPENDITURES FOR FISCAL YEAR ENDING NOVEMBER 30, 1907.

Appropriation for fiscal year 1907\$	95,000.00
Appropriation for repairs	800.00
Cash receipts from pay patients and other sources in De-	
cember, 1906	346.72
Cash receipts from pay patients and other sources in Jan-	
uary, 1907	279.80
Cash receipts from pay patients and other sources in Feb-	
ruary, 1907	632.92
Cash receipts from pay patients and other sources in	
March, 1907	687.60
Cash receipts from pay patients and other sources in April.	

.....\$ 1,539.88

DOCUMENT TO IE.	Lecasion
Cash receipts from pay patients and other sources in May,	
1907	408.91
Cash receipts from pay patients and other sources in June,	374.14
Cash receipts from pay patients and other sources in July,	914.14
1907	262.31
Cash receipts from pay patients and other sources in Au-	
gust, 1907	276.06
Cash receipts from pay patients and other sources in Sep-	051.40
tember, 1907	351.48
her, 1907	224.06
Cash receipts from pay patients and other sources in No-	
vember, 1907	701.41
Total	\$100,588.52
EXPENDITURES TO DATE,	
December, 1906	
January, 1907	
February, 1907	
March, 1907 9,235.91	
April, 1907	
May, 1907 7,802.69	
June, 1907 9,154.50	
July, 1907 8,246,92	
August, 1907 7,163.76	
September, 1907 6,274.60	
October, 1907 8,664.90	
November, 1907 9,835.34	
	\$100,542.66
By balance	\$ 45.86
Appropriation for carpenter shop	\$ 3,800.00
Expenditures to date	1,756.77
By balance	\$ 2,043.23
Appropriation for storehouse	\$ 4,200,00
Expenditures to date	

By halance .....

Classification of Expenditures for the Fiscal Year Ending November 30, 1907. ABSIRACI B.

May. June. July, Aug. Sept. Oct. Nov. Total.	Columb   C
	# 25
March. April	2 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
Feb.	22.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20 10.20
Jan.	8.5
Dec., 1906.	\$ 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8
	Amnsements Backerstrilling Correses and wagon hire Cheese and Wagon hire Cheese and Mitchen ware Carpets and matthuss Carpets and matthuss Dry goods and bredd Dry goods and bredd Dry goods and bredd Dry goods and bredd Backerstrilling Express and freight Fronts and matthuss Fronts and matthus Freighments and game Grain Improvements and regains Land and intellments Land and intellments Land Land and intellments

ABSTRACT B-Continued.

	Dec., 1906.	Jan.	Feb.	March.	Aprill.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Total.
dsterial services licine	3 46.51	6	(A)	\$150	% 81	170		85	40 7	V2		S TOP	\$ 150.
reli, soap, etc. tries and wages	12 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1821 1821 1831 1831	1989	29	61	788 488 488	250 250 250 250 250 250 250 250 250 250	25 E E		== 89	128 SS 21	2,480 th th	1.853
foresty and postage as and boots	38.2 38.2 38.2 38.2 38.2 38.2 38.2 38.2	18 18	183 67 16 83 110 83	N 12 12 12 12 12 12 12 12 12 12 12 12 12	88 "	2 20	218	16 90	2 18 2	9 5		5 8 2	57.5
ck, borses, mules and cows.	1.75	8.8	123 00	2NS 00 1.13	113	0	1,323,63	270 00		88.59	2		21.74
Is and strubs dries and spices and willow ware	101 S2	163.04 8.50	1.00	1.00	9 148	11.34	12	226 42	73 98	135 58	22 22	23 00	5120
egrams rphones veling expenses	15 54	28	2.53	65	1, 50, 52	14 10		15 68	-88	7 8 8	2 18	8.40	워크를
arco egar egarles e pents	NO 52 PM	20, 50	10.63	21 0/6	8 88		88 88			2 2 2	12 00	211.20	26.4.95
iral labor ins and olis rand coment ching and setting post.	28, 95 28, 95	12 25	25.82	83 73 40 40	15 15 15 15 15 15 15 15 15 15 15 15 15 1	100	358.36	8 2 2 E	3 283	38 88 7 88 88 88 88 88 88 88 88 88 88 88	8 2 0	6 16	88.88 88.88 88.88
Totals	10.716.S67, 162.32 7.386 00.9, 235.924 S0 7.802 00.9, 154.50 8, 246.257, 103.76 6, 274.00 8, 684.00 9, 835.34 100, 542.	7,162,32	7.360 00	9,235,91	8.924.80	7,802 60	9, 154, 50	8.246.92	7.163.76	6,274 60	8,664.90	9,835 34	100,542,66

#### ABSTRACT C.

CASH	RECEIPTS	From	PAY	Patients	AND	OTHER	Sources	FOR
			DEC	EMBER, 190	G.			

December, 1906.	
Polly Renfrow, account Bettie Renfrow	79.06
J. G. Justice, account Annie Justice	20.00
C. L. Jenkins, account board wife.	10.00
J. G. Brown, account Mary Brown	13.15
T. J. Basnight, account V. H. Tweedy	30,45
J. L. Hassell, account Mrs. W. A. Jones	20.00
S. S. Knowles, account W. H. Sherlock	20.00
Hattie Andrews, account Albert Andrews	14.06
W. H. Carty, account E. Carty	20.00
Albian Dunn, account Lucy Perry	20.00
S. R. Biggs, account Lillian Askew	20.00
J. G. Justice, account Annie Justice, for November	20.00
W. H. Carty, account E. Carty, for November	20,00
Lucy Haywood, account E. B. Haywood	40.00
Total\$	346.72
Cash Receipts From Pay Patients and Other Sources	FOR
January, 1907.	
G. M. T. Fountain, account N. L. Hargrove\$	40.00
C. L. Jenkins, account board wife	10.00
J. R. Robertson, account Mary Robertson	20.00
W. H. Carty, account E. Carty	14.06
J. L. Hassel, account Mrs. W. A. Jones	20,00
S. S. Knowles, account W. H. Sherlock	20,00
Hattie Andrews, account Albert Andrews	14.06
Albian Dunn, account Lucy Perry	20,00
G. H. Brown, account Mary Brown	14.05
J. L. O'Quinn, account wife	50,00
J. G. Justice, account Annie Justice	20,00
Johnson & Johnson, account old sacks sold	37,63
Total\$	279.80
Cash Receipts From Pay Patients and Other Sources	FOR
February, 1907.	
S. R. Biggs, account Lillian Askew\$	20,00
J. R. Robertson, account Mary Robertson.	20.00
D. S. Ward, account Robert Curren	20,00
Hattie Andrews, account Albert Andrews	14.06
C. L. Jenkius, account board wife	10.00
G. H. Brown, account Mary Brown	14.05
S. S. Knowles, account W. H. Sherlock	20.00

28	DOCUMENT No. 12.	[Session]
Albian Dunn, accoun	it Lucy Perry	\$ 20.00
	Lillian Askew	
	t E. Carty	
	Mrs. W. A. Jones	
	J. Silverthorne	
	t Annie Justice	
	ant V. H. Tweedy	
	t one pair mules	
Total		\$ 632.92
CASH RECEIPTS I	FROM PAY PATIENTS AND OTHER SOL MARCH, 1907.	RCES FOR
G. M. T. Fountain, a	ccount N. L. Hargrove	\$ 40.00
Edgar Haywood, acc	onut E. B. Haywood	40,00
J. L. O'Quinu, accou	ant wife	50.00
J. T. Alderman, acco	unt Florence Alderman	60.00
Seth Lee, account K	atie Lee	20,00
C. L. Jenkius, accom	nt board wife	10.00
Albian Dunn, accoun	t Lucy Perry	20.00
J. L. Hassel, account	Mrs. W. A. Joues	20.00
W. H. Carty, account	t E. Carty	14.06
J. Schwartz, account	hides sold	144.00
J. G. Justice, account	t Annie Justice	20.00
Durham Iron Works.	, account old brass and copper	235,49
G. H. Brown, accoun	ut Mary Brown	14.05
Total		\$ 687.60
	FROM PAY PATIENTS AND OTHER SOT APRIL, 1907.	
S. R. Biggs, account	Lillian Askew	\$ 20.00
	nt board wife	
	t Mary Brown	
	ant E. B. Haywood	
	t Lncy Perry	
	ıt Ida Jones	
	t E. Carty	
	ccount N. L. Hargrove	
	nt wife	
	t Annie Justice	

S. R. Biggs, account Lillian Askew.....

Total ......\$

20,00

243.11

10.00

20.00

20,00

14.06

# Cash Receipts From Pay Patients and Other Sources for May, 1907.

C. L. Jenkins, account board wife\$	10.00
C. L. Jenkins, account 3½ yards cloth	5.33
J. C. Kilgo, account E. V. Green	20.00
Albian Dunn, account Lucy Perry	20.00
W. H. Carty, account E. Carty	14.06
G. H. Brown, account Mary Brown	14.05
J. L. Hassell, account Ida Jones	20.00
T. J. Basnight, account V. H. Tweedy	30.75
S. R. Biggs, account Lillian Askew	20.00
Miller & Spears, account rags sold	4.72
George E. Gill, account Susan Gill	190.00
G. M. T. Fountain, account N. L. Hargrove	40.00
J. G. Justice, account Annie Justice	20.00
Total \$	408.91
Cash Receipts From Pay Patients and Other Sources June, 1907.	FOR
Edgar Haywood, account E. B. Haywood\$	40.00
S. G. Mewborne, account H. McKay	40.00
G. H. Brown, account Mary Brown.	14.05
Mrs. B. Whaley, account James Whaley	5.00
A. Mayo, account L. J. Silverthorne	15.00
J. C. Kilgo, account E. V. Green	20.00
C. L. Jenkins, account board wife	10.00
Albian Dunn, account Lucy Perry	20.00
E. J. Barnes, account Bettie Renfrow	84.36
W. H. Carty, account E. Carty	14.06
J. L. Hassell, account Ida Jones	20.00
W. P. Farmer, account E. P. Farmer	20.00
Mrs. B. Whaley, account James Whaley	11.67
J. G. Justice, account Annie Justice	20.00
L. W. Ellis, account W. F. Ellis	20.00
J. C. Kilgo, account E. V. Green	20,00
Total\$	374.14
Cash Receipts From Pay Patients and Other Sources	FOR
JULY, 1907.	
S. R. Biggs, account Lillian Askew\$	20.00
James Adams, account 344 pounds sugar, at 5c	17.20

C. L. Jenkins, account board wife.....

Albian Dunn, account Lucy Perry.....

J. L. Hassell, account Ida Jones....

W. H. Carty, account E. Carty....

J. H. Tucker, account E. B. Tucker.....

J. C. Kilgo, account E. V. Green.....

20,00

20.00

20.00

L. J. Picot, account one pair pants.....

W. H. Carty, account E. Carty.

A. Mayo, account L. J. Silverthorne.

C. L. Rose, account Mittle Rose,

W. H. King Drug Company, account bottles.....

Total ......\$

1.50

20.00

12.55

400,00

701.41

#### ABSTRACT D.

PRODUCTS OF FARM, GARDEN AND DAIRY FOR THE YEAR 1907.

Apples, 30 bushels at 80c\$	24.00
Asparagus, 120 bunches at 5c	6.00
Beets, table, 132½ bushels at 60c	79.50
Beans, snaps, 267½ bushels at 75c	200.62
Beans, Lima, 231 bushels at 50c	115.50
Beans, Lima, dry. 20 bushels at \$3.00	60.00
Beef, 2,700 pounds at 7c	189.00
Cabbage, 15,023 heads at 7c	1.051.61
Chickens, 118 at 20c	23.60
Corn fodder, 24,800 pounds at \$1 per lumdred	248.00
Corn ensilage, 340 tons at \$3 per ton	1,020.00
Corn. 1,740 bushels at 60c	1,044.00
Cantaloupes, 4.885 at 4c	195.40
Cucumbers, 215½ bushels at 70c	150.85
Collards, 9,000 heads at 4c	360.00
Cauliflower, 390 heads at 5c	19.50
Carrots, 75 bushels at 75c	56.25
Clover, green, 24,000 pounds at 30c, per hundred	72.00
Clover hay, 22,200 pounds at 60c, per hundred	133.20
Eggs, 350 dozen at 20c	70.00
Hay, 39,400 pounds at 70c, per hundred	275.80
Hay, peavine, 25,600 pounds at 60c, per hundred	153.60
Grapes, 9 bushels at 81 per bushel	9.00
Lettuce, 2,985 heads at 2c	59.70
Leeks, 181 bushels at 70c	126.70
Milk. 29,499 gallous at 25c	7,374.75
Manure, 325 loads at \$1	325.00
Onions, 70 bushels at 70c	49.00
Okra, 109 bushels at 75c	81.75
Peas, dry, 125 bushels at \$1.50,	187.50
Peas, green, 231 bushels at \$1	231.00
Peas, English, 198 bushels at \$1.60	316.80
Potatoes, Irish, 250 bushels at 80c	200.00
Potatoes, sweet, 1,500 bushels at 60c	900.00
Pork, 11.500 pounds at Sc	920.00
Peaches, 11½ bushels at \$1	11.50
Plums, 30 bushels at \$1	30.00
Pepper, 95 strings at 10c	9.50
Parsnips, 70 bushels at 80c	56.00
Strawberries, 2,368 quarts at 8c	189.44
Turnip salad, mustard and spinach, 1,646 bushels at 50c	823.00
Salsify. 25 bushels at \$1	25.00
Squash, 462 bushels at 40c	184.80
Shucks, 12,000 pounds at 40c, per hundred	48.00
Sorghum, 490 gallous at 40c	196.00
Rye, green, 10,500 pounds at 20e, per luindred	21.00

Tomatoes, 295 bushels at 80c\$	236.00
Turnips, 438 bushels at 30c	131.40
Vetch and oats, 21,300 pounds at 20c. per hundred	42.60
Vegetable eggs, 125 at 10c	12.50
Wheat, 589 bushels at \$1	589.00
Wheat straw, 28,000 pounds at 50c. per hundred	140.00
Wafermelons, 3,930 at 5c.	196.50
Beets for stock, 20 tons at \$8 per ton	160,00
Hides, 450 pounds at 10c.	45.00
Radishes, 42½ bushels at 70c	29.75
Roasting ears, 1,247 dozen at 10c	124.70
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Total\$	19,631.32
ABSTRACT A.	
RECEIPTS AND EXPENDITURES FOR THE FISCAL YEAR EN	DING
November 30, 1908.	
Appropriation for fiscal year 1908\$	95,800.00
Amount brought forward from equipment account	7,863.74
Cash receipts from pay patients and for December, 1907	374.36
Cash receipts from pay patients and for January, 1908	505.32
Cash receipts from pay patients and for February, 1908	294.06
Cash receipts from pay patients and for March, 1908	396.82
Cash receipts from pay patients and for April, 1908	445.06
Cash receipts from pay patients and for May, 1908	219.24
Cash receipts from pay patients and for June, 1908	259.27
Cash receipts from pay patinets and for July, 1908	404.06
Cash receipts from pay patients and for August, 1908	1,922.64
Cash receipts from pay patients and for September, 1908	378.34
Cash receipts from pay patients and for October, 1908	278.53
Cash receipts from pay patients and for November, 1908	622.77
Total receipts	09,764.21
Expenditures to Date.	
December, 1907	
January, 1908 9,762,25	
February, 1908 9,830,08	
March, 1908 9,346,50	
April, 1908	
May, 1908 9,343,02	
June, 1908 9,493,65	
July, 1908 8,106,32	
August, 1908 5.100.52	
September, 1908 8.719.61	
October, 1908 5,719.61	
November, 1908 7,395.16	
	09,899.59
_	
To balance	135.38

Total.

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Hominy, oat flakes and grits

resh meats and game Harness, vehicles, etc.

uel-wood and coal

lour and meal.

mprovements and repairs.

uguors Lights and attachments Cubricating oil

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Nov. 36023 13.45.23.34.45.1 39.00 0.00 539 821 888 8522 8288882558 Oct. 8,8 333 827.8 15. .00 747.89 83.54.85.25.2 00 228 148 833 2822828 5862448666 65 Sept. 227.888 21. 1117. 368. 368. 13. 1908 52. 160 CLASSIFICATION OF EXPENDITURES FOR THE FISCAL YEAR ENDING NOVEMBER 30, 88 9888888888 12222 802374882 199 4.621 - 4.421 - 4.62 5222 8884888 4888 19926999 397. 89. 89. 12244.00 158.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 178.55 17 100 00128338 88848488688 128288 June. 822803 5. 54. 54. 15. 100 88 503 168880188019819899 May. 325. 835.525.84 4835.525.85 835.735.85 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835.735 835. 888888 April. 288888 86833 5232252222222222 March. 56. 23.45 8242828282828282888 00 824488888 8222222222222222222 Feb. 86.68956-12 54485854747474885848486 46 5825583558835583558358 500 95 12823 188 200 194 468 99 060 84848888888888 288 9 22222223 580 99 888444888 14 60 Coffee and tea Cheese Crockery and kitchen ware expenses---ish and oysters urniture Jarpets and mattingsarm implements

Ory goods and clothing. Dry goods and bedding. Directors and Ex. Com.

express and freight

Jrackers and bread

Books and periodicals

Baking powder. Blacksmithing

3rooms Butter

	276.97 135.59 270.53 270.53 473.78 473.78 473.78		31.77 40.27 40.27 313.58 119.00 60.00		321.16 157.02 899.59
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	2,650.57 5.50 182.77 43.25 89.57	151.52	10.98	139, 15	6.60
156.12	2,595.51 5.50 182.77 395.65 21.25	34.00	2.11 11.75 13.50 6.05	19.36 19.00	50 108.42 32 7,495.43 8,
134.82	254.25 16.50 16.50 204.68 29.12 152.21 12.15	8.90	812.50 812.20 812.20 812.20	69.85	25.50
60.31	38.00 152.82 190.05 11.15 64.25 163.10	40.50	27.77	97.00	11.00
280.11 156.13	28.87 13.10 182.09 98.56 20.80	63.98	212.50 31.71 113.63	42.93 30.95	79.67
97.85	63	1,3	3.00	110.	73.31 107.98 79.67 11.00 25 1.773.209,762.259,830.08 9.346.50 11,082.08 9,333.02 8,493.65 8,106
14.73	66.30 2,343.23 11.88 148.04 5.25 403.70	4.40	4.23 19.45 2.65		73.51
150.00 98.65 50.94	2,406.48 1,888.01 46.30 12.20 334.62	12.69	12.50	75.17	9,830.08
152.36	267.42 14.38 73.92 19.73	192.56 102.96 292.90		85.28 46.20	9,762.25
36.20	2,320,95 13,50 13,50 26,75 59,70 300,00	53.24	2.97	203.55 71.20	11,773.20
Ministerial service Medicine Poultry Rice	Slauch, sonp. etc Slaintes and wages. Slatines and wages. Slatinery and postage. Slationery and postage. Sluck and boots. Sluck and boots. Sluck etc	Surgat Straw Seeds and shrubs. Sundries and spices. Th and willow ware	Pelegrans Pelegrans Pelegrans Polytones Oblacco Vogetables Vogetables Vogetables Vogetables Vogetables	States and of popular of precess Lime and cement  Launtry work	Ce-

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#### ABSTRACT C.

## CASH RECEIPTS From PAY PATIENTS AND OTHER SOURCES FOR DECEMBER, 1907.

Lewis Baer, account hides	
Tillman Brothers, account J. C.	
S. S. Parham, account A. Parham	
S. R. Biggs, account Lillian Aske	
G. E. Hodges, account T. E. Hod	
G. H. Brown, account Mary Brown	
Edgar Haywood, account E. B.	
J. G. Justice, account Annie Jus	
C. L. Jenkins, account wife's box	
T. J. Basnight, account J. V. Tw	eedy 20.00
W. H. Carty, account E. Carty	
Albian Dunn, account Lucy Peri	
J. H. Tucker, account E. B. Tuck	er
J. L. Hassell, account Ida Jones.	20.00
W. T. Farmer, account Ellen Fa	rmer 100.00
	\$ 374.36
	ATIENTS AND OTHER SOURCES FOR
JANUA	ARY, 1908.
G. M. T. Fountain, account N. L.	Hargrove \$ 40.00
C. L. Rose, account Mittie Rose,	
S. R. Biggs, account Lillian Ask	
S. R. Biggs, account Lillian Ask Edgar Haywood, account E. B. H.	ew 20.00
	ew
Edgar Haywood, account E. B. H	ew. 20.00 Iaywood. 20.00 askins. 100.00
Edgar Haywood, account E. B. H. James McKee, account W. T. Ga	ew. 20.00 (aywood 20.00 askins. 100.00 rd. 10.00
Edgar Haywood, account E. B. E. James McKee, account W. T. G. C. L. Jenkins, account wife's box	ew. 20.00 (aywood 20.00 nskins 100.00 rd. 10.00 suit 5.00
Edgar Haywood, account E. B. I. James McKee, account W. T. G. C. L. Jenkins, account wife's boa C. L. Jenkins, account cloth for	ew. 20.00 (aywood. 29.00 uskihs. 100.00 rd. 10.00 suit 5.00 Tillman 20.00
Edgar Haywood, account E. B. I. James McKee, account W. T. G. C. L. Jenkins, account wife's boa C. L. Jenkins, account cloth for Tillman Brothers, account J. C.	ew. 20.00 taywood. 29.00 nskins. 100.00 rd. 10.00 suit. 5.00 Tillman 20.00 ecount R. W. McKoy. 20.00
Edgar Haywood, account E. B. I. James McKee, account W. T. G. C. L. Jenkins, account vife's boa C. L. Jenkins, account cloth for Tillman Brothers, account J. C. James McKee, Superintendent, a	ew. 20.00 (aywood 20.00 (aywood 10.00 rd 10.00 suit 5.00 Tillman 20.00 y 20.00 y 20.00
Edgar Haywood, account E. B. I. James McKee, account W. T. G. C. L. Jenkins, account wife's boa C. L. Jenkins, account cloth for Tillman Brothers, account J. C. James McKee, Superintendent, a Albian Dnnn, account Lucy Per	ew. 20.00 taywood 20.00 nskins 100.00 rd 110.00 suit 5.00 Tillman 20.00 yy 20.00 m 8.67
Edgar Haywood, account E. B. E. James McKee, account W. T. G. C. L. Jenkins, account wife's boa C. L. Jenkins, account cloth for Tillman Brothers, account J. C. James McKee, Superintendent, a Albian Dnnn, account Lucy Per S. S. Parham, account A. Parha:	ew. 20.00 taywood. 20.00 askhas. 100.00 rd. 10.00 suit. 5.00 Tillman. 20.00 ceount R. W. McKoy. 20.00 y. 20.00 m. 8.67 14.06
Edgar Haywood, account E. B. E. James McKee, account W. T. G. C. L. Jenkins, account wife's boa C. L. Jenkins, account cloth for Tillman Brothers, account J. C. James McKee, Superintendent, a Albian Dnnn, account Lucy Perr S. S. Parham, account A. Parhaw, H. Carty, account E. Carty	ew. 20.00 taywood. 20.00 tskihs. 100.00 rd. 10.00 suit 5.00 Tillman 20.00 ceount R. W. McKoy 20.00 y 20.00 m 8.67 14.06
Edgar Haywood, account E. B. I. James McKee, account W. T. G. C. L. Jenkins, account wife's boa C. L. Jenkins, account cloth for Tillman Brothers, account J. C. James McKee, Superintendent, a Albian Dnnn, account Lucy Perr S. S. Parham, account A. Parha. W. H. Carty, account E. Carty. J. L. Hassell, account Ida Jones.	ew. 20.00 (aywood 20.00 (aywood 20.00 ) rd. 100.00 rd. 10.00 suit 5.00 Tillman 20.00 y 20.00 y 20.00 m 8.67 14.06 20.00 cinner 150.00
Edgar Haywood, account E. B. I. James McKee, account W. T. G. C. L. Jenkins, account wife's boa C. L. Jenkins, account cloth for Tillman Brothers, account J. C. James McKee, Superintendent, a Albian Dnnn, account Lucy Perr S. S. Parham, account Lucy Perr S. S. Parham, account E. Carty. J. L. Hassell, account Ida Jones, F. H. Bnsbee, account Charlie Sl	ew. 20.00 taywood 20.00 nskins 100.00 nskins 100.00 rd 100.00 Tillman 20.00 geount R. W. McKoy 20.00 y 20.00 m 8.67 14.06 20.00 tinner 150.00 ey (clothes) 16.50

### CASH RECEIPTS FROM PAY PATIENTS AND OTHER SOURCES FOR FEBRUARY, 1908.

M.	G Harley assembly C Canady	20.00
0	C. Henley, account M. C. Canady\$ L. Jeukins, account wife's board	10.00
	L. Rose, account Mittie Rose	40.00
	R. Biggs, account Lillian Askew	20.00
	cy Haywood, account E. B. Haywood	20.00
	llman Brothers, account J. C. Tillman	20.00
	bian Dunn, account Lucy Perry	20.00
	M. T. Fountain, account N. L. Hargrove	20.00
	M. McKoy, account R. W. McKoy	20.00
	G. Justice, account Annie Justice	40.00
	Mayo, account L. J. Silverthorn	15.00
	H. Carty, account E. Carty	14.06
	L. Hassell, account Ida Jones	20.00
	C. Henley, account M. C. Canady	20.00
411	C. Henrey, account in. C. Chang	
	Total\$	299.06
τ.	ess board for one week account R. W. McKoy, deceased.	
	refunded to L. B. McKoy	5.00
	retunded to 1. D. Messo,	
	Total\$	294.06
	Total	
	CASH RECEIPTS FROM PAY PATIENTS AND OTHER SOURCES	FOR
	MARCH, 1908.	ron
	rs. T. A. Turk, account M. C. Turk	
	A. Tillman, account J. C. Tillman	40.00
		20.00
	R. Biggs, account Lillian Askew	20.00 20.00
	R. Biggs, account Lillian Askew	20.00 20.00 20.00
C.	R. Biggs, account Lillian Askew  ncy Haywood, account E. B. Haywood  L. Jenkins, account wife's board	20.00 20.00 20.00 10.00
C.	R. Biggs, account Lillian Askew acy Haywood, account E. B. Haywood L. Jenkins, account wife's board lbian Dunn, account Lucy Perry	20,00 20,00 20,00 10,00 20,00
C. A W	R. Biggs, account Lillian Askew ucy Haywood, account E. B. Haywood. L. Jenkins, account wife's board. bian Dunn, account Lucy Perry H. Carty, account E. Carty.	20.00 20.00 20.00 10.00
C. A W	R. Biggs, account Lillian Askew acy Haywood, account E. B. Haywood L. Jenkins, account wife's board lbian Dunn, account Lucy Perry	20,00 20,00 20,00 10,00 20,00
C. A W L	R. Biggs, account Lillian Askew ucy Haywood, account E. B. Haywood. L. Jenkins, account wife's board. bian Dunn, account Lucy Perry H. Carty, account E. Carty.	20.00 20.00 20.00 10.00 20.00 14.06
C. A. W. L. J.	R. Biggs, account Lillian Askew ncy Haywood, account E. B. Haywood. L. Jenkins, account wife's board. bian Dunn, account Lucy Perry. f. H. Carty, account E. Carty. J. Pleot, account commission on mules.	20.00 20.00 20.00 10.00 20.00 14.06 15.00
C. A. W. L. J. J. C.	R. Biggs, account Lillian Askew acy Haywood, account E. B. Haywood. L. Jenkins, account wife's board. bijan Dunn, account Lucy Perry H. Carty, account E. Carty. J. Pleot, account commission on mules. Stansburg, account W. H. Stansburg. G. Justice, account Annie Justice. L. Rose, account Mittle Rose.	20.00 20.00 20.00 10.00 20.00 14.06 15.00 20.00
C. A. W. L. J. J. C.	R. Biggs, account Lillian Askew acy Haywood, account E. B. Haywood. L. Jenkins, account wife's board. Ibian Dunn, account Lucy Perry. J. H. Carty, account E. Carty. J. Pleot, account commission on mules Stansburg, account W. H. Stansburg. G. Justice, account Annie Justice.	20.00 20.00 20.00 10.00 20.00 14.06 15.00 20.00 20.00
C. A. W. L. J. J. C. T.	R. Biggs, account Lillian Askew acy Haywood, account E. B. Haywood. L. Jenkins, account wife's board. bijan Dunn, account Lucy Perry H. Carty, account E. Carty. J. Pleot, account commission on mules. Stansburg, account W. H. Stansburg. G. Justice, account Annie Justice. L. Rose, account Mittle Rose.	20.00 20.00 20.00 10.00 20.00 14.06 15.00 20.00 20.00 20.00
C. A. W. L. J. J. C. T. J.	R. Biggs, account Lillian Askew ncy Haywood, account E. B. Haywood. L. Jenkins, account wife's board. bian Dunn, account Lucy Perry. f. H. Carty, account E. Carty. J. Picot, account commission on mules. Stansburg, account W. H. Stansburg. G. Justice, account Annie Justice. L. Rose, account Mittie Rose. J. Basnight, account V. H. Tweedy.	20.00 20.00 20.00 10.00 20.00 14.06 15.00 20.00 20.00 20.00 15.76
C.A. W. L. J. J. C. T. J. W. T. J. W. T. J. W. T. J. W. T. T. W. T. T. W. W. T. W. W. T. W. W. T. W. W. T. W. W. T. W. W. T. W. T. W. W. T. W. T. W. T. W. W	R. Biggs, account Lillian Askew acy Haywood, account E. B. Haywood. L. Jenkins, account wife's board. Ibian Dunn, account Lucy Perry. H. Carty, account E. Carty. J. Picot, account commission on mules Stansburg, account W. H. Stansburg. G. Justice, account Annie Justice. L. Rose, account Mittle Rose. J. Basnight, account V. H. Tweedy. L. Hassell, account Ida Jones.	20.00 20.00 20.00 10.00 20.00 14.06 15.00 20.00 20.00 20.00 15.76 20.00
C.A. W. L. J. J. J. C. T. J. W. A.	R. Biggs, account Lillian Askew acy Haywood, account E. B. Haywood. L. Jenkins, account wife's board. Ibian Dunn, account Lucy Perry. J. H. Carty, account E. Carty. J. Pleot, account commission on nunles. Stansburg, account W. H. Stansburg. G. Justice, account Annie Justice. L. Rose, account Mittie Rose. J. Basnight, account V. H. Tweedy L. Hassell, account Ida Jones. Jilliam Jones, account sale of phaeton.	20.00 20.00 20.00 10.00 20.00 14.06 15.00 20.00 20.00 20.00 15.76 20.00 100.00
C.A. W. L. J. J. J. C. T. J. W. A.	R. Biggs, account Lillian Askew acy Haywood, account E. B. Haywood. L. Jenkins, account wife's board. Ibian Dunn, account Lucy Perry. '. H. Carty, account E. Carty. J. Pleot, account commission on mules Stansburg, account W. H. Stansburg. G. Justice, account Annie Justice. L. Rose, account Mittie Rose. J. Basnight, account V. H. Tweedy. L. Hassell, account Ida Jones. 'illiam Jones, account sale of phaeton. Kaplan, account bull. M. T. Fountain, account N. L. Hargrove.	20.00 20.00 20.00 10.00 20.00 14.06 15.00 20.00 20.00 20.00 15.76 20.00 100.00 2.00
C.A. W. L. J. J. J. C. T. J. W. A.	R. Biggs, account Lillian Askew acy Haywood, account E. B. Haywood.  L. Jenkins, account wife's board. bijan Dunn, account Lucy Perry.  H. Carty, account E. Carty. J. Pleot, account commission on miles. Stansburg, account W. H. Stansburg. G. Justice, account Annie Justice. L. Rose, account Mittie Rose. J. Basnight, account V. H. Tweedy. L. Hassell, account Jones.  William Jones, account sale of phaeton. Kaplan, account bull.	20.00 20.00 20.00 10.00 20.00 14.06 15.00 20.00 20.00 20.00 15.76 20.00 100.00 2.00

....\$ 259.27

#### CASH RECEIPTS FROM PAY PATIENTS AND OTHER SOURCES FOR APRIL, 1908.

S. R. Biggs, account Lillian Askew\$	20.00
C. L. Jenkins, account wife's board	10.00
M C. Henley, account M. C. Cauady	20.00
Tillman Bros., account J. C. Tillman	20.00
Art Metal Company, account drayage	1.00
J. L. Hassell, account Ida Jones	20.00
W. H. Carty, account E. Carty	14.06
Albian Dunn, account Lucy Perry	20,00
W. C. Brewer, account Susan Gill	150.00
J. G. Justice, account Annic Justice	20.00
F. H. Busbee, account Charlie Skinner	150.00
Total\$	445.06
Cash Receipts From Pay Patients and Other Sources	FOR
May, 1908.	
C. L. Jenkins, account wife's board\$	10.00
Lucy Haywood, account E. B. Haywood	40.00
J. L. Hassell, account Ida Jones	20.00
C. L. Rose, account Mittie Rose	40.00
Albian Dunu, account Lucy Perry	20.00
W. Hawkins, account bull	2.00
A. Mayo, account L. J. Silverthorue	15.00
W. H. Carty, account E. Carty	14.06
J. G. Justice, account Annie Justice	20.00
D. A. Tillman, account J. C. Tillman	20.00
Louis Baer, account hides	18.18
Total\$	010.01
Total	219.24
CASH RECEIPTS FROM PAY PATIENTS AND OTHER SOURCES	FOR
June, 1908.	
C. L. Jenkins, account wife's board\$	10.00
S. R. Biggs, account Lillian Askew	40.00
G. M. T. Fountain, account N. L. Hargrove	40.00
M C. Henley, account M. C. Canady	20.00
Albian Dunn, account Lucy Perry	20.00
W. A. Moss, account Mrs. Moss.	5.00
W. H. Carty, account E. Carty	14.06
G. E. Gill, account Susan Gill.	28.80
J. L. Hassell, account Ida Jones	20.00
J. G. Justice, account Annie Justice	20.00
L. J. Picot, account to July 1, Mrs. Picot's board	10.66
T. J. Basnight, account V. H. Tweedy	30.75
_	

#### CASH RECEIPTS FROM PAY PATIENTS AND OTHER SOURCES FOR JULY, 1908.

C. L. Jeukins, account wife's board\$	10.00
L. J. Picot, account wife's board	10.00
M C. Henley, account M. C. Cauady	20.00
Albian Dunu, account Lucy Perry	20.00
C. L. Rose, account Mittie Rose	40.00
W. H. Carty, account E. Carty	14.06
J. G. Justice, account Annie Justice	20.00
J. L. Hassell, account Ida Jones	20.00
F. H. Busbee, account Charles Skinner,	150.00
Lucy Haywood, account E. B. Haywood	40.00
S. R. Biggs, account Lillian Askew	40.00
East Control of the C	-
Total\$	404.06
CASH RECEIPTS FROM PAY PATIENTS AND OTHER SOURCE	S FOR
August, 1908.	
C. L. Jenkins, account wife's board\$	10.00
L. J. Picot, account wife's board	4.33
W. P. Farrier, account D. J. Farrier	20.00
G. M. T. Fountain, account N. L. Hargrove	20.00
W. H. Carty, account E. Carty	14.06
A. Mayo, account L. J. Silverthorne.	15.00
Albian Dunn, account Lucy Perry	20.00
W. F. Farmer, account wife.	50.00
J. G. Justice, account Annie Justice.	20.00
Charlotte Mitchell, account Wiley Mitchell	42.00
J. L. Hassell, account Ida Jones.	20.00
A. Caplin, account bull.	2.00
J. W. McNeill, account Secretary Hospital Commission,	2.00
mouey refuuded which was borrowed from the mainte-	
nance fund	1.685.25
made rung in the second	1,000.20
Total\$	1.922.64
1000	1,022.01
Cash Receipts From Pay Patients and Other Source September, 1908.	s for
	00.00
F. S. Isler, account Katie Isler\$	20.00
F. S. Isler, account Katie Isler\$ W. H. Carty, account E. Carty	20.00 14.06
F. S. Isler, account Katie Isler	
W. H. Carty, account E. Carty. C. L. Jenkins, account wife's board.	14.06
W. H. Carty, account E. Carty. C. L. Jenkins, account wife's board. Albian Dunn, account Lucy Perry.	14.06 10.00
W. H. Carty, account E. Carty. C. L. Jenkins, account wife's board. Albian Dunn, account Lucy Perry. E. F. Spears, account old rags sold.	14.06 10.00 20.00
W. H. Carty, account E. Carty. C. L. Jenkins, account wife's board. Albian Dunn, account Lucy Perry. E. F. Spears, account old rags sold. S. R. Biggs, account Lillian Askew.	14.06 10.00 20.00 6.45 20.00
W. H. Carty, account E. Carty. C. L. Jenkins, account wife's board. Albian Dunn, account Lucy Perry. E. F. Spears, account old rags sold.	14.06 10.00 20.00 6.45

40 DOCUMENT No. 12.	[Session
J. H. Kiug, account bull	2.00
C. L. Rose, account Mittle Rose	40.00
G. M. T. Fouutain, account N. L. Hargrove	40.00
J. G. Justice, account Annie Justice	20.00
L. J. Picot, account wife's board	8.33
L. Baer, account sale of hides	97.50
W. F. Farrier, account D. J. Farrier	20.00
Total	378.34
CASH RECEIPTS FROM PAY PATIENTS AND OTHER SOURCE	'S FOR
Остовев, 1908.	
C. L. Jenkins, account wife's board	10.00
S. F. Isler, account Katie Isler	20.00
M. C. Henley, account M. C. Canady	40.00
T. J. Basnight, account V. H. Tweedy	30.47
W. H. Carty, account E. Carty	14.06
Albian Dunn, account Lucy Perry	20.00
J. L. Hassell, account Ida Jones	20.00
G. M. T. Fountain, account N. L. Hargrove	40,00
Edgar Haywood, account E. B. Haywood	40.00
C. L. Jenkins, account wife's board	4.00
S. R. Biggs, account Lillian Askew	20.00
W. F. Farrier, account D. J. Farrier	20.00
Total	278.53
CASH RECEIPTS FROM PAY PATIENTS AND OTHER SOURCE	s for
November, 1908.	
C. L. Rose, account Mittie Rose	
A. Mayo, account L. J. Silverthorne	15.00
Albian Dunn, account Lucy Perry	20.00
W. H. Carty, account E. Carty	14.06
J. G. Justice, account Annie Justice	20.00
Raleigh Real Estate and Trust Co., account old junk	6.19
J. L. Hassell, account Ida Jones	20.00
W. T Farmer, account Ellen Farmer	20.00
Raleigh Milling Company, account old sacks	39.40
W. A. Myatt, account old sacks	20.92
N. C. Cotton Oil Company, account old sacks	7.20

Dr. James McKee, account supplies.....

400,00 622.77

#### ABSTRACT D.

PRODUCTS OF FARM, GARDEN AND DAIRY FOR THE YEAR 1908.

Apples, 73½ bushels at 80c\$	58.80
Asparagus, 147 bunches at 5c	7.35
Beans, Lima, dry, 12 bushels at \$3	36.00
Beans, Lima, 212 bushels at 50c	106.00
Beans, snap, 373½ bushels at 75c	280.12
Beef, 2,311 pounds at 7c	161.00
Beets for stock, 15 tons at \$8	120.00
Beets, table, 110 bushels at 60c	66.00
Butter, 400 pounds at 25c	100.00
Cabbage, 16,149 heads at 7c	1,130,43
Cantaloupes, 3,353 at 4c	134.12
Carrots, 65 bushels at 75c	48.75
Cauliflower, 673 heads at 5c	33,65
Chickens, 50 at 20c	10.00
Clover, green, 20,500 pounds at 30c. per hundred	61.50
Clover hay, 18,300 pounds at 60c. per hundred	109.80
Collards, 8,000 heads at 4c	320.00
Corn ensilage, 480 tons at \$3 per ton	1,440.00
Corn fodder, 30,730 pounds at \$1 per hundred	307.30
Corn, 2,935 bushels at 60e	1,771.00
Cucumbers, 219 bushels at 70c.	153.30
Eggs, 280 dozen at 20c	56.00
Grapes, 131/2 bushels at \$1	13.50
Hay, 41,140 pounds at 70c, per hundred	287.98
Hides, 180 pounds at 8c	14.40
Leeks, 176 bushels at 70c	123.20
Lettuce, 2,005 heads at 2c	40.10
Manure, 350 loads at \$1	350.00
Milk, 34,282 gallons at 25c	8,570.50
Oats, green, 19,500 pounds at 20c. per hundred	39.00
Oats, 63 bushels at 50c	31.50
Okra, 124 bushels at 60c	74.40
Onions, 60 bushels at 70c	42.00
Parsnips, 25 bushels at 80c	20.00
Peanuts, 91 bushels at 80c	72.80
Peas, dry. 200 bushels at \$1.50	300.00
Peas, English, 145 bushels at \$1.60	232.00
Peas, green, 382 bushels at \$1	382.00
Peavine hay, 56,866 pounds at 60c, per hundred	341.19
Pork, 9,500 pounds at 8c	760,00
Potatoes, Irish, 298 bushels at 80c	238.40
Potatoes, sweet, 1.200 bushels at 60c	720.00
Radishes, 69 bushels at 70c	48.30
Roasting ears, 1.644 dozen at 10c	164.40

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Rye, green, 16,000 pounds at 20c. per hundred\$	32.00
Rye, 20 bushels at \$1	20.00
Salad, 1,582 bushels at 50c	791.00
Salsify, 50 bushels at \$1	50.00
Shucks, 15,000 pounds at 40c. per hundred	60.00
Squash, 385 bushels at 40c	154.00
Strawberries, 2,295 quarts at 8c	183.60
Tomatoes, 201½ bushels at 80c	161.20
Turnips, 411 bushels at 30c	123.30
Vegetable eggs, 182 at 10c	19.20
Watermelons, 4,060 at 5c	203.00

770.00

185.00

89.52

1.088.00

Total	 	 	\$ 23,217.86

#### ABSTRACT E.

Wheat, 770 bushels at \$1.....

Wheat straw, 37,000 pounds at 50c, per hundred.....

Wood, 544 cords at \$2.....

To balance.....

BIENNIAL REPORT FOR FISCAL YEARS 1907 AND 1908 OF CASH RECEIPTS AND EXPENDITURES FROM DECEMBER, 1906, TO DECEMBER, 1908. .

Cash receipts for 1907	
By balance	\$ 45.86
Cash receipts for 1908. Expenditures for 1908.	
To balance	\$ 135.38
Cash receipts for 1907 and 1908 Expenditures for 1907 and 1908	

#### ABSTRACT F.

ITEMIZED CLASSIFIED LIST OF EXPENDITURES INCURRED IN LAST BIENNIAL FROM DECEMBER 1, 1906, TO DECEMBER 1, 1908.

We have expended in the last two years, as specified below, the following amounts:

To overhauling, renovating, scraping walls, replastering and hard-finishing same, and building nine bedrooms and one general dining room, two bathrooms with cement floors, complete with closets, tubs, lavatories, etc., and furnishing same, over laundry.....\$ 1.780,00

o 8 three-room cottages 18 x 46, frame buildings com-	3,200.00
for ontside employees	5,200.00
o 1 frame metal-roof building 36 x 80, containing fifteen	
box stalls, feed and barness rooms, with bayloft over-	3,100.00
head, complete	300.00
nead, complete	000.00
o cutting ditches for reclaiming and draining low grounds	
on Grimes land and digging post boles for pasture	1,481.00
fences	1,101.00
o recovering and repairing the Spring Hill bouse, occupied	300.00
by farmer	460.00
To new floors put down in buildings	680.00
To one sawmill, complete	330100
To excess on appropriation expended on storehouse, cold	3,483.25
storage, carpenter shop and equipments	
Total\$	14.784.25
To amount forward\$	14,784.25
To one 150-ton silo, complete	011.00
To supplies for engineering department, pipe, etc	1,575.00
To one two-story metal-roof building, brick, 16 x 22, for	
	290.00
ro amount expended for water and lights last two years—	
Water	4,220.71
Lights	5,576.20
To cost of 1,500 rods wire fencing.	444.73
To cost of 1,500 four wife relating work, glass, putty, tools,	
cutting cord wood and other expenses incurred in im-	
provements and repairs	4,364.84
	31,572.73

#### ENGINEER'S REPORT.

Dr. James McKee, Superintendent,

State Hospital, Raleigh, N. C.

Dear Sir:—I herewith present to you the report of this department for the fiscal years ending November 30, 1908. It includes the eare of the boilers, steam-heating, laundry machinery, ice and refrigeration, lights, water pipes and plumbing, roof and drain pipes. Below you will find all permanent improvements for each department, also the most urgent needs of this department.

A need that I think should be given your best effort to obtain is an electric lighting plant, the cost of which will be about \$11,500. Itemized cost as follows:

Some of the new buildings are so far away we will have to have some means of lighting them.

I would recommend a change in the heating system of the seventh, eighth, ninth and tenth wards, connecting and making it the same as in the new building adjoining, as then we could heat it without extra cost, and save the cost of about 40 horse power per day.

TO PERMANENT IMPROVEMENTS AND REPAIRS, WATER AND STEAM PIPE.

To 150 feet of 3/4-inch water pipe.

To one large pot, bricked up in eannery.

To renewing 1,200 feet of 11/2-ineh steam pipe to wards.

To renewing and enlarging green house, 600 feet of 1-inch pipe.

To putting in 1 dish-washer and connecting same with hot and cold water, steam and drain pipe; 150 feet of drain pipe for congregated dining room.

To three bath tubs, three lavatories, two water-elosets, one dish sink, 250 feet of 34-ineh water and drain pipe.

To three steam radiators, 80 square feet each; one steam trap and 200 feet of 1-inch steam pipe for rooms over laundry.

To making one steam box, or prover, for bake oven; 30 feet of steam pipe for connecting same.

To 550 feet of 1-inch water pipe and three hydrants at farm hands' houses.

To renewing 150 feet of 1-inch water pipe and putting up one 25-horse power engine and boiler and chimneys for sawmill.

To 1 30-horse power engine and 200 feet of 3-inch steam pipe, and 100 feet of 34-inch water pipe for carpenter shop, and 200 feet of drain pipe.

To new cold storage.

To 3,000 feet of 11/4-inch pipe put in cold storage.

To lining ceiling with galvanized iron.

To one new brine tank.

To 20 new ice cans.

To 4 new ammonia coils, and taking out old brine tank and moving it in new storehouse and rebuilding same, and putting in new brine pump, new condensing coil, new ammonia receiver, and connecting it all to our old compressor through 150 feet of 12-inch drain pipe packed with cork and pitch, connecting new storehouse with hot and cold water pipes; 400 fect of pipe.

To 300 feet of 41/2-inch drain pipe.

To 120 feet of 11/2-inch pipe connecting new male annex with gas.

To taking out water-closets and all water and plumbing works in 7th, 8th, 9th and 10th wards.

To putting in 300 feet of 18-inch drain pipe in front of carpenter shop on driveway.

#### LIGHTING DEPARTMENT.

To one new 15 K. W. generator for motors and fans.

To wiring rooms over laundry, for 24 electric lights, putting up three combination gas and electric fixtures, 17 drop-lights.

To 4 electric fans in laundry.

To 4 electric call bells and push buttons on J, K, L and M wards.

To one 10-horse power motor and 700 feet of No. 6 electric light wire, and putting up same at cow barn.

To wiring seven houses for 21 electric lights and 21 drop-

lights; 3,000 feet of electric light wire, putting up same, connecting farm hands' houses with lights.

To wiring new stables for electric lights and three drop-lights.

To three new combination gas and electric fixtures for Administration building.

#### LAUNDRY.

To 41/2 squares of tin roof.

To 10 feet 3-inch conductor pipe.

To 24 feet 4-inch drain pipe.

To 12 feet of 10-inch vent pipe; one ventilator, receiving room.

 ${\rm To}~5$  squares of new tin roof on laundry and 4 new ventilators.

To 50 feet of 12-inch galvanized iron air pipe.

To 1 10-gallon bluing can.

To overhauling two washers.

To 1 new brass end to cylinder.

To new tight and loose pulleys.

To 4 new gear wheels.

To 4 new pinions.

To 1 new governor for engine.

#### GENERAL REPAIRS.

To 200 feet of new guttering.

To 4 squares of new tin roof.

To 50 feet of 5-inch conductor pipe.

To 40 feet of 4-inch conductor pipe.

To 1 8-inch ventilator.

To 1 1/2-gallon dipper and 4 large dustpans.

To 12 tin buckets for Administration building.

To 50 feet of conductor pipe on female wards.

To 20 feet of 5-inch gutter.

To 13 feet of 3-inch conductor pipe at cow barn.

To 6 squares of tin roof on cannery. To putting up corn mill at cow barn.

I have been constantly employed in renewing leaking pipes and valves, and keeping up all plumbing repairs, gas burners and all repairs in my department.

Very respectfully,

L. A. Kuester, Engineer.

#### GARDENER'S REPORT.

Dr. James McKee, Superintendent,

State Hospital, Raleigh, N. C.

DEAR SIR:—I herewith submit the biennial report of the operation of the farm, garden and dairy for the fiscal years ending November 30, 1908.

The Hospital grounds have been enlarged from one hundred and seventy-five acres to thirteen hundred and fifteen acres. The Hospital came into full possession of the Grimes land on the 1st day of January, 1908. This farm had been badly neglected, therefore it was necessary to incur an expense of cutting 12,135 yards of ditches. The Hospital enclosed one hundred acres for a swine pasture. Three months later we had the misfortune to lose the greater part of our herd by cholera. The infection was supposed to have been carried by the buzzards from the nearby pasture of a neighbor. A part of the farm was also enclosed for a cow pasture. This gives us an opportunity to raise all our calves, which, in the course of time, will give the Hospital returns in milk and beef.

The garden has furnished the Hospital with a sufficient supply of vegetables.

The dairy has fifty-three head of cows, which have supplied the Hospital with an average of ninety-four gallons of milk per day. With the enlargement of the Hospital it will be necessary to increase our cow barn.

The Hospital is situated on the ridge of a hill, and in time of heavy rains the roads are badly washed out, and before we can keep them in proper shape an underground pipe is necessary to carry off the water.

The garden, farm and dairy are at the present under my supervision, but with the enlargement of the farm I need an assistant, or the farm should be divided into departments.

The needs for the farm, garden and dairy are as follows:

and the same of th	
Enlargement of barn	\$ 500.00
Implements for the farm	500.00
Drain pipe and ditching	2,000.00
Enlargement of greenhouse	1 000 00

Very respectfully,

James Adams, Gardener.

## CARPENTER'S REPORT.

Dr. James McKee, Superintendent,

State Hospital, Raleigh, N. C.

DEAR SIR:—At your request I submit herewith a report of all the work done by this department during the past two years ending November 30, 1908.

There have been built by the Carpenter's Department:

Eight eottages 18 x 46 feet for quarters for farm help, etc.

One barn with metal roof 38 x 80 feet, containing fifteen box stalls, one feed room, one harness room and hayloft.

One storehouse 38 x 70 feet, three stories high, for general storage purposes and iee plant combined.

One carpenter shop 40 x 80 feet, with a blacksmith shop 30 x 35 feet attached.

The carpenter's shop has been equipped with one planing machine, one buzz planer, one band-saw, one cut-off and rip saw, one mortising machine and one 30-horse power engine to drive the above machines.

One second-hand sawmill has been purchased, repaired and installed by this department, and has sawed 50,000 feet of lumber used in building cow sheds, etc.

One 150-ton silo has been built for the farm and garden department.

One two-story building 16 x 20 feet has been built for a cannery and the night watchman's quarters.

The laundry has been overhauled, and nine bedrooms have been fitted up for the laundry help, with dining room and two bath rooms with bath tubs, sinks, etc., complete.

One shed 16 x 102 for young stock has been built in pasture.

Fifteen hundred rods of pasture feneing has been built for cattle and swine.

The Grimes house has been recovered and repaired.

One broom eloset has been added to gangway.

An eight-foot board fence has been placed around the male court.

New floors have been laid in the Administration building and in the wards where they were most needed.

The dance-hall floor has been overhanled.

The walls in the Administration building have been seraped and partly hard-finished.

The snmmer houses, lawn seats, etc., have been repainted.

All repairs of the Hospital, such as keeping Administration building and wards in repair, repairing furniture, vehicles, farm implements, etc., etc.

I would recommend that, in order to replace the sash in all of the old buildings, which have been in use since the Hospital was built, and are so rotten that the putty and glass will not stay in, a sash machine and shaper be purchased at a cost of about \$1,200 with which to make the sash out of our own material.

I also recommend for sanitary purposes, etc., that all the woodwork in the old buildings in the wards be repainted at an early date.

Also, that the entire woodwork on the outside of the Administration building, kitchen and laundry be repainted, as it is essential to the preservation of the wood as well as to the general appearance of the Hospital, at a cost of \$3,100.

I also recommend that the Grimes honse, now occupied by the Gardener, be thoroughly overhauled and painted at once, at a cost of \$400.

Respectfully submitted,

T. A. Holliday, Carpenter.

## MATRON'S REPORT.

Report of work done in sewing room from December 1, 1906, to December 1, 1907:

Aprons	1,500
Belts	64
Bedticks	71
Burial robes	42
Coats	4
Collars	24
Curtains	110
Capes	62
Caps	200
Clothes-bags	91
Drawers	800
Doilies	300
Dresses	112
Gowns	14
Handkerchiefs	501
Neckties	384
Pants	500
Shirtwaists	25
Shirts	1.394
Sheets	721
Slips	571
Sleeves	24
Suspenders	353
Pillow shams	36
Towels	312
Tablecloths	56
Underskirts	421
Garments mended	5,872
Garments mended	3,812
Report of work done on wards from December 1, 1906, to Dece	ember
1, 1907:	1
Aprons	201
Belts	100
Bonnets	112
Chemise	290
Caps	12
Corset covers	50
Collars	100
Clothes bags	20
Dresses	562

Chemise .....

290

Corset covers	68
Collars	48
Clothes bags	12
Curtains	24
Dresses	515
Drawers	167
Gowns	171
Handkerchiefs	24
Hose	155
Neckties	124
Shirtwaists	122
Table covers	50
Tablecloths	2
Towels	90
Petticoats	153
Garments mended	7,66
Fruits and vegetables canned during the summer of 1908:	

Tomatoes, cans	1,372
Beans, cans	2,000
Okra, cans	110
Pears, cans	350

Very respectfully,

MISS S. F. FAUCETTE,

Matron.

## PAY-ROLL FOR NOVEMBER, 1908.

Period of
Names. Nature of Service. Service. Amount.
Dr. James McKee\$233.33
Dr. C. L. Jenkins Assistant physician 1 month 125.00
Dr. L. J. Picot Assistant physician month 125.00
Charles HardestySteward
Annie J. Eagle Druggist month 30.00
Lelia M. Dye Sec. and Clerk to Ex. Com. 1 month 30.00
Lula M. Steed Sec. and Clk, to Steward. 1 month 25.00
Bula M. Steed Bec. and Cik. to Steward I month 25.00
\$651.66
· ·
ENGINEERING DEPARTMENT.
V 1 W
L. A. KuesterChief engineer1 month\$83.33
C. M. BroughtonAssistant engineer1 month 45.00
James ChristmasFireman month 36.00
C. B. Suggs Electrician month 30.00
J. A. Brittain Helper month 20.00
W. L. Buffaloe Watchman month 31.00
\$245.33
CARPENTER'S DEPARTMENT.
CARPENTER'S DEPARTMENT.
T. A. Holliday Head carpenter
1. A. Hohiday Head carpener 1 month \$40.00
F. E. Hester Assistant carpenter 1 month 30.00
G. R. Hardesty Assistant carpenter 1 month 30.00
A10-100
\$100.00
4.2000
FARM AND GARDEN DEPARTMENT,
FARM AND GARDEN DEPARTMENT,
FARM AND GARDEN DEPARTMENT.  James Adams
FARM AND GARDEN DEPARTMENT.  James Adams
FARM AND GARDEN DEPARTMENT.  James Adams
FARM AND GARDEN DEPARTMENT.   James Adams
FARM AND GARDEN DEPARTMENT.
James Adams   Head gardener   1 month   \$50.00
James Adams   Head gardener   1 month   \$50.00     L. A. Aycock   Assistant gardener   1 month   25.00     W. T. Blackley   Dairyman   1 month   25.00     D. H. Newell   Assistant dairyman   1 month   19.00     Jasper Russell   Farm laborer   1 month   16.00     Hubert Douglass   Farm laborer   1 month   16.00     Farm laborer   1 month   1 month
James Adams   Head gardener   1 month   \$50.00
James Adams
James Adams   Head gardener   1 month   \$50.00
James Adams   Head gardener   1 month   \$50.00
James Adams

1	Period of
Name. Nature of Service.	Service, Amount.
Lizzie McKoyKitchen servant1	
Lovie UpchurchKitchen servant	month 9.00
Isaiah DunnCook	
Elias ThomasCook	month 16.00
David HillKitchen servant1	
Richard GreenKitchen servant1	
Harry Poole Kitchen servant1	month 11.00
	\$224.97
LAUNDRY DEPARTMENT.	
N. K. BensonHead laundress1	month\$ 25.00
L. Pleasants Laundry helper1	
E. KellyLaundry helper1	month 9.00
M. FinchLaundry helper1	
C. BlakeLaundry helper1	
B. PowersLaundry helper1	
Laundry helper	month 9.00
L. OliveLaundry helper1	month 9.00
D. TewLaundry helper1	
R. Pridgen1	
E. PerryLaundry helper1	
M. Bolding1	
M. Watkins Laundry helper1	month 12.00
	\$127.00
FEMALE DEPARTMENT.	
Lizzie Strickland Head nurse	month\$ 25.00
Maria Ronton Assistant head nurse1	
Bessie Strayhorn, Ward nurse	
Jennie McKeeWard nurse1	
Bertha LangdaleWard nurse1	month 20.00
Bessie OvertonWard nurse	month 20.00
Millie JonesWard nurse	
Lena HawkinsWard nurse	
Annie ParhamWard nurse1	
Bessie Roper	
Lollie Roper	
Mary Townsend Ward nurse1	
Cordia Simmons Ward nurse1	
Nora HensleyExtra nurse1	
Effie WindhamExtra nurse1	month 16.00
Effie Sutton Extra nurse	month 16.00
Lillie Lancaster, Extra nnrse1	month 15.00
Geneva BowmanExtra nurse1	month 14.00
Pinkie Wilson Extra nurse1	month 14.00
Lelia CurtisExtra nurse1	
Sadie HallExtra nurse1	
Bessie GravExtra nurse1	
Maggie McDonald Extra nurse	
Ella VinsonExtra nurse1	
Mary CrnmplerExtra nurse1	
Clara HumeExtra nurse1	
Emma ReidDining room supervisor1	
Ellis Hall Servant	month 13.00

\$475.00

#### MALE DEPARTMENT.

						Per	iod of		
	Name.	N	ature o	f Ser	vice.	Ser	vice.	An	iount.
A.	J. Brown	. Chief	attenda	ant		.1 n	onth	\$	30.00
	D. Honeycutt						nonth		25.00
	B. Hill						nonth		20.00
	M. Tart						onth		20.00
	. T. Finch						onth		20.00
	B. Newell						nonth		19.00
	B. Massey						nonth		19.00
	A. Marshall						onth		19.00
	T. Harris						nonth		18.00
	. D. Brooks						nonth		18.00
	. A. Finch						onth		18.00
	M. Alston								18.00
	. H. Hume						onth		18.00
	O. Ray						nonth		18.00
	. 1. Kelly						onth		19.00
	N. Smith						onth		19.00
	. G. Marcom						ionth		16.00
	S. Smith						0 of \$2		25.67
	E. Whisenant						0 of \$1		12.03
	narles Jamison						0 of \$1		3.73
vy	illiam Stephenson	. gervar	ıt			- I II	ionth		13.00

\$388.43

Total ......\$2,446.08



#### THE NINTH BIENNIAL REPORT

OF THE

### BOARD OF DIRECTORS

OF THE

## NORTH CAROLINA SCHOOL FOR THE DEAF AND DUMB

MORGANTON, N. C.



MORGANTON: PRESS OF SCHOOL FOR THE DEAF AND DUMB 1908



## BOARD OF DIRECTORS.

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ARCHIBALD JOHNSON, W. R. WHITSON. A. L. JAMES,

J. L. SCOTT, JR.

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M. H. HOLT.

ARCHIBALD JOHNSON.

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SUPERINTENDENT: E. McK. Goodwin, M.A.

PRINCIPAL EDUCATIONAL DEPARTMENT: TUNIS V. ARCHER. M.A.

MRS. L. A. WINSTON, Lady Principal,

'TEACHERS, MANUAL DEPARTMENT:

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ROBERT C. MILLER, B.L., MISS MINNIE E. MORRIS, A.B., MISS MAMIE COOL.

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EDWARD F. MUMFORD, M.A., MISS FANNIE E. THOMPSON, MISS GRACE T. BROWN, MISS GRACE E. TAFT,

MISS ELIZABETH H. CLARKE. MISS DAISY B. DAVIS. MISS PANNIE M.C. ERVIN,
MISS ANNIE M.C. ERVIN,
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MISS SOPHIA K. ALCORN, A.B.,
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TEACHER OF SEWING AND DRESS-MAKING: MISS IDA BELL. TEACHER OF COOKING: MISS JULIA POTTS.

INSTRUCTOR OF PRINTING: W. B. TARKINTON.

INSTRUCTOR OF SHOE-MAKING: W. A. TOWNSEND.

INSTRUCTOR OF WOOD-WORKING: C. V. STALEY.

EXPERT IN LAUNDRY: MISS ANNA ROSS.

J. L. SPARKS, Farmer.

## DOMESTIC DEPARTMENT.

J. R. CLODFELTER, Clerk and Steward. MRS. MARY B. MALONE, Matron.

J. R. Anderson, M. D., Attending Physician.

SUPERVISORS OF GIRLS: MISS KATE WALTON, MISS IDA PREVATT.

SUPERVISORS OF BOYS: OTTO C. MEUNIER. MISS MARY YOUNT.

L. W. RHYNE, Engineer.

#### PRESIDENT'S REPORT.

To Honorable R. B. Glenn,

Governor of North Carolina.

DEAR SIR:—The Board of Directors of the North Carolina School for the Deaf and Dumb have the honor to submit to your Excellency this their ninth Biennial Report, and respectfully ask your careful examination of the condition, progress, and needs of the Institution of which they are the State's humble custodians.

This School is yet in its teens, having been established by act of the Legislature of 1891. This body realized the necessity of placing the blind and the deaf in different schools, for obvious reasons, and accepted the generous offer of Morganton's progressive citizens, and located the school there. They "builded wiser than they knew," for nowhere else in the State is there a situation commanding superior advantages. The elevation above the malarial line, the excellent natural drainage, the pure water and exhilarating breezes, the panorama of the world-famous mountains, which walls the northwest, together with the salubrious climate here found, make the situation ideal. Long have the citizens of Morganton been celebrated for their intelligence and social culture, and this adds much to the desirability of the location for the School.

The history of the early struggles, the gradual and yet successful progress of the North Carolina School for the Deaf and Dumb during its eighteen years of life, is an open book in this State, and one to which the Board of Directors point with pride. It has had difficulties, it has had problems; but neither have swerved the Board from their sense of obligation to the State, or duty to the unfortunate class for whose best physical, mental and moral development the School was founded.

The members of the Board have ever fully appreciated the sacred privilege placed in their hands by the State of North Carolina. We are the custodian of a class of boys and girls whose ears have been stopped, whose lips have been sealed, who do not comprehend the meaning of life in any sense of its

sacred relations, and who cannot realize the sacred obligations it imposes. But for this beneficent provision made by the State these children must be a burden on their parents during their ehildhood and youth, and on the State in their maturity and old age. It is a glorious privilege to help unseal these dumb lips and to unstop these deaf ears by educational policies. of which we have the directing power here; and to unfold to their mental and moral vision the material, the intellectual. the moral world with their wonderful reaches and stretches of beauty, of truth, of life; and to make happy, prosperous, independent citizenship possible to them. By means of schoolroom instruction they reach a standard of scholarship in spelling, writing, English, arithmetic, history, geography, and eoordinate branches, equal to the best public-school course of study. By means of trades teaching, girls are taught plain sewing, dress-making, eutting and fitting, and eooking; boys are taught printing, shoc-making, eabinet-making and earpentry, and agriculture with its allied industries of dairving, and cattle and hog-raising. Thus they become independent and useful eitizens of the State.

In the education of the deaf, two methods are recognized, the oral or German method, founded by Samuel Heinieke, and the manual or sign method, or French method, founded by Abbe de l'Apee. For more than a century these methods have been on trial in the old world, each method accomplishing much. A large majority of the schools of Europe, about 83 per eent, use the German, or Oral method. In former years, in fact till 1867, the manual or sign method was exclusively used in the United States. Since that period, at which time the first oral school in this country was established, there has been a great many changes in methods; in fact, if one takes into consideration the fact that there was necessarily a lack of competent and experienced oral teachers, the growth and development of the German idea in American schools is remarkable. Fully two-thirds of the pupils under instruction in the Ameriean schools at the present time are being taught speech, speech-reading and writing, which is the oral method.

The North Carolina School is what is known as a Combined School, as are most American Schools for the Deaf. Every child that enters the School is first placed in the oral department, and given a fair opportunity to learn speech, speech-reading and writing; and he is kept there unless after thorough trial it is found that through mental or physical imperfections, or advanced age, he cannot be taught successfully by the oral method.

This policy of the North Carolina School is the policy of almost every progressive school for the deaf in America, except where oral methods are employed entirely. A resolution was passed by the Convention of the Deaf-Mute Instructors, presided over by Dr. Gallaudet, the most conservative, perhaps, of all the combined school advocates in this country, at Berkeley, California, in 1886, that "persistent endeavors should be made in every school for the deaf to teach every pupil to speak and read from the lips." And again at a Conference of Superintendents and Principals in Colorado, in 1892, a resolution was passed without a dissenting vote or voice that "pupils who are able to articulate fluently and intelligently should recite orally in their classes." Thus it will be seen that we are not ultra in the North Carolina School, but only in line with this generally adopted policy. Those who condemn our policies and methods at Morganton, put themselves in an attitude of antagonism to, and criticism of, the methods recommended by a large majority of the profession in this country; and our experience so far abundantly justifies the correctness of methods employed in this School.

But not only does the school try to make scholars of those intrusted to its care, but to give them such instruction along industrial lines as will fit them to earn an independent living for themselves and families. Of the students in school now, ten are in the carpenter shop, twelve learning to make shoes, thirty-one learning the art of cooking, seventy in the sewing classes, twenty studying farming and gardening, twelve learning to be printers, and sixty-seven studying Primary Handicraft. Many of those who have been here have gone out into this and other States and have taken good positions, thus reflecting much credit on the North Carolina School's efforts in their behalf.

Two years ago serious charges were preferred to your Ex-

cellency against the Superintendent and the Board of Directors of this School. We asked for an investigation. Your representative, Hon. B. C. Beckwith, spent about two weeks here sifting every charge preferred. Every facility for a fair and full inquiry after the truth was afforded him, the officers and the books of the School were put at the disposal of the Court, and the result was that not a single charge of the complainants was verified, and the mouth of every self-respecting critic of the School was closed. The records of this investigation, and the results, are in your office. For the opportunity you gave us to clear ourselves of these charges, we are very grateful to you.

During this year the School has suffered serious loss in the deaths of Mr. J. G. Neal, of Marion, on April 11th, a faithful member of our Board, and Mr. W. G. Lewis, August 4th, the able and efficient President of our body. We feel the loss of these genial and patriotic citizens of the State deeply, and the School will greatly miss their wise counsel and sympathetic efforts.

For the enviable reputation which the North Carolina School for the Deaf and Dumb holds among American schools, the Board wish to acknowledge the great debt the deaf and the State owe to Superintendent E. McK. Goodwin, to whose wisdom in the selection of a corps of men and women, teachers the equal to any in the profession, and to whose superior executive ability in the administration of the affairs of the arduous position which he has held since the establishment of the School, so much of its success is due.

In order to meet the increased cost of living and the increased attendance, occasioned by efforts of local officers of the law, and compulsory attendance law now on the statute books, we most earnestly and respectfully ask an annual appropriation of \$50,000. To accommodate the increased number of classes we need another building, and we respectfully ask an appropriation of \$40,000 for this purpose. The State has dealt generously with her afflicted ones, but she must provide school room for those she is compelling to enter by law.

In the schools for the hearing children of the State the motto is, "No footstep backward." Those who have charge

of the North Carolina School for deaf children, as long as it is in their hands, will defend it from the clutches of those who would do violence to that motto in training these unfortunates, in sealing lips that ought to be taught to lisp His name, and stopping ears that can be made to hear the truest harmonies of life.

Respectfully submitted,

MARTIN H. HOLT,
President of Board of Directors.

## SUPERINTENDENT'S REPORT.

To the Hon. M. H. Holt, President, and the Honorable Members of the Board of Directors, of the North Carolina School for the Deaf and Dumb.

GENTLEMEN:—In accordance with statutory law and requirements, and your regulations, I have the honor to submit herewith for your consideration my Ninth Biennial Report of the North Carolina School for the Deaf and Dumb, for the period ending November 30, 1908.

During this period we have had 323 pupils enrolled—174 boys and 149 girls. This, you will see, is the largest attendance in our history, and to-day our enrollment for the present session is 249, representing every section of our State. This is the largest attendance, according to our population, of any Southern State, and yet there is still a large number who are eligible, not in school, although we have a compulsory attendance law.

It is very gratifying to note the interest many County Superintendents of Schools are taking in the education of the deaf, and we confidently believe that the day is not far distant when we shall be able to reach almost every deaf child in the State. It is gratifying, too, to note that we are recognized as part of the educational system of the State, and not merely as a custodial home for the deaf for a period.

#### OUR FINANCES.

It has never been my boast to show how cheaply I can run this School, but rather how well, with the means at hand. We have had to exercise the most rigid economy in every department to accomplish the results in accordance with the purpose for which the School was created. Yet, with all of our economy, we are compelled to report a small deficit; but while we show a deficit, we have assets from purchases during this period to more than balance this debt.

In the spring of 1907 a piece of land adjoining our property

was thrown on the market at a reasonable price, and the Board purchased same, which land serves as a matter of protection to our property. The price paid for this land was \$2,800, and to-day it could be sold for more than it cost. I respectfully ask that you ask the Legislature to make appropriation to meet this deficit.

For a more detailed financial statement I respectfully refer you to the records and report of our Clerk and Steward, Mr. J. R. Clodfelter, who presents herewith his report and classified accounts.

#### ENROLLMENT.

During this biennial period we have enrolled 249, forty-three of whom entered this session for the first time. This indicates that we will very soon have an attendance of over 300 pupils. Indeed, there must be more than 400 deaf children of school age in the State, and to meet the demand upon us we will have to build another building to accommodate 100 more children, for at present we are reaching only about two-thirds of those who are eligible, and we are not doing our full duty until every child is reached. The building should be in keeping with the present buildings and the dignity of the State, for we are building for the future. Such a building cannot be built for less than \$40,000. This building was in our original plan.

#### OUR CORPS OF TEACHERS.

It has been our constant aim to get together a strong corps of teachers who are specially trained for the arduous duties of teachers of the deaf. Less than a score of years ago there was practically no special training for teachers of the deaf, while to-day the young teacher entering the work must have had special preparation, in addition to the necessary educational training required of teachers in our best public schools. No well-regulated school would accept a teacher to begin the work of teaching the deaf who could not obtain a first-grade certificate to teach in the public schools of the State. Well-trained teachers of experience are in demand, and their services command better salaries than teachers of the hearing.

While there has been much progress and advancement in all branches of teaching, it is nowhere more marked than in the methods of teaching the deaf, and the American schools have doubtless led the world in these wonderful strides in advancement.

#### CHANGES IN OUR CORPS.

There have been a number of changes in our corps of teachers, some of our best teachers going elsewhere to teach because of higher salaries paid.

Since our last report Miss E. T. Welsh, Supervising Teacher, resigned to accept a position in the Rhode Island School, where she commands a higher salary. In her place we secured the services of Miss Louise Upham, formerly of the Northampton, Massachusetts, School. Miss Upham came to us with splendid training and experience. At the close of last session Miss Mabel Haynes, who had taught in our oral department for seven years, resigned to go to Cuba as a missionary, and Miss Carrie Haynes, who taught in the manual department for the same length of time, resigned to teach in Texas. The Misses Haynes had both been very faithful and efficient teachers.

Miss Lucy May Johnston, who organized our Primary Handicraft Department, and had been a faithful and enthusiastic advocate of the department, resigned to travel and study abroad. This vacancy was filled by the selection of Miss May Hunter, who had graduated from our Normal College after taking a four years' course.

After continuous service of more than forty years, Mr. D. R. Tillinghast retired from the work. He had been a faithful teacher. To fill these vacancies, we secured the services of a number of well-trained teachers,—some of whom had liberal experience and are proving themselves faithful and efficient.

At the close of the school year, 1907, Capt. Geo. L. Phifer, who had been our steward ever since our School opened, resigned on account of failing health. The vacancy was filled by the selection of Mr. J. R. Clodfelter of Charlotte, who has filled the position very acceptably. Some other changes have been made, of which note has been made from time to time.

#### COMPULSORY ATTENDANCE LAW.

The General Assembly of 1907 passed a law requiring every

deaf child in the State to attend school at least five years. The moral effect of this law has been good, and while we have not attempted to enforce attendance, I do believe the law has aided in reaching some, and will doubtless be the means of getting nearly every eligible child in school.

#### THE SCOPE OF OUR COURSE OF STUDY.

The statute prescribes the public-school course of the State. The majority of the pupils do not stay in school long enough, however, to complete the course, while a few do complete it and take an extra year or two for special preparation to enter Gallaudet College, of Washington, D. C., where deaf students, who are capable, can graduate with degrees. We have five students there now—two young men and three young women, all taking the regular college course, and standing creditably in their college work.

#### METHODS OF TEACHING IN VOGUE IN THIS SCHOOL.

Our School is a *combined school;* that is, we teach both by the oral and the manual methods, as does almost every State school in America. In some States a larger proportion are taught orally than in others; but it is conceded by all branches of the profession that from year to year a larger percentage of the deaf are being taught successfully by the oral method. We hold that not all deaf children can be taught orally to the best advantage, but hold also that the percentage is small that cannot be best taught orally. In both departments the same course of study is pursued, using the same text-books. The one uses speech and speech-reading and writing, while the other uses the manual alphabet and writing, the ''sign language'' being cut out by manualists as well as oralists in the class-room.

For a more detailed account of the educational work, including methods, I refer you to the report of Prof. T. V. Archer, the principal of the Educational Department.

#### MR. ARCHER'S REPORT.

To E. McK. Goodwin,

Superintendent North Carolina School for the Deaf and Dumb.

Dear Sir:—I have the honor to submit for your consideration the following report, covering the work of the Educational Department of this School for the biennial period, December 1, 1906, to November 30, 1908.

It is gratifying to report that this period has been one of general progress. I think it may be said without egotism that the high standard of the School, of which I was pleased to speak two years ago, has been fully maintained.

The second year particularly has been one of harmony and general advancement. The methods of instruction and the general policy of the School remain as I found them and as they were reported two years ago. This School, along with the majority of schools of the country is, and has always been, a combined-system school. It has two methods of instruction, known as the oral and the manual. In the former the education of the child is carried on by means of speech, speech-reading and writing. In the latter it is done through finger-spelling and writing. The difference, be it clearly understood, is one wholly of method and not in the amount or character of work given. In both departments the course of study is the same and the text-books are identical.

As to policy, it has long been the custom of this School, as it is of practically all schools of the country, to place all the entering pupils in the oral department. We believe it to be the right of every deaf child to be given the opportunity to learn to speak and read speech, if possible. Our experience has been that when children are given this opportunity, with anything like favorable environment, a large majority of them are able to go on and do all their work under this method; thus not only getting everything that can be given to pupils educated under the manual method, but getting it more in accordance with the laws that govern the development of normal children, and in addition attaining to some degree of proficiency in speech and speech-reading.

As the surroundings of the pupil become more favorable for the development of the speech and speech-reading habit, the greater the per cent of pupils that can be educated by the oral method. This is not saying that eventually all can be educated by this method, but it is saying that a large majority of them can be.

Our experience, too, along this line has been that of a large number of the most progressive schools of the country; and to-day the School at Morganton is recognized by the profession as among the best in the country. While adhering to the policy above set forth, the School never has, and I trust never will, keep a pupil in one department when it believes he can be better educated in the other. We use the term "educated," too, in its broad sense, meaning thereby the highest possible development of the child, mentally, morally and spiritually.

In enrollment the School has increased from 219 to 249—the largest number in the history of the School,—of these seventy-five are in the manual department under the instruction of six teachers, being an average of 12.5 pupils to the class. One hundred and seventy-four are in the oral department, under the instruction of fifteen teachers, an average of about 11.5 to the class.

In numbers we have reached the full capacity of our buildings. In the school building every room is occupied by a regular class, and one temporary room has been provided on the third floor. One other small room can be utilized and it is already planned to put a class in it within the next few weeks. When that is done it will be impossible to provide for another class in this building.

It is a matter of considerable pride that up to this time no eligible child has ever been denied admission to the School. This record, however, cannot be maintained another year in the present buildings. We simply have not room for any more and are face to face with this plain proposition—either limit the attendance or provide additional accommodations.

Two years ago the Legislature, in its wisdom, saw fit to pass a law making it compulsory on the part of deaf children to attend school. We heartily commend such legislation and already see its beneficial effect. In no instance has it been necessary to invoke the penalty of the law to secure attendance, but it has brought to light a number of apparently eligible pupils, and has brought the School to the attention of a few parents of deaf children, who before were not aware of its existence. It has enabled us, too, to form a more correct estimate of the number of deaf children, for whom this School must yet provide, if they are to receive any education. Two years ago I placed the minimum number of these at 100. There is every reason to believe that 200 would be more nearly correct, and certainly 150 is a conservative estimate.

A building that would accommodate this additional number is a necessity and cannot be overlooked without doing injustice to the deaf children of the State.

The course of study, as reported two years ago, has been more systematized and the series of text-books at that time adopted is still in use.

I would again emphasize the necessity of having teachers well trained for this special line of work. Those that we have have shown a very commendable spirit in availing themselves of opportunities for advanced study in methods and the general work of teaching the deaf. During the last two years six of them have taken the summer course offered by the Clarke School at Northampton, Mass.

It is reasonable to suppose that an illness of sufficient severity to cause deafness would leave in its train other ailments more or less serious. We find from experience that this is true. I have now for your inspection a list containing the names of more than seventy-five pupils, who, it seems, are suffering from dieases more or less acute of the ear,

eye, nose or throat. Many of these would be greatly benfited by the attention of a specialist and all would be more or less relieved.

The Industrial Department should be placed more nearly on an educational basis. Many of the pupils who have taken the training offered in this department are now making a very fair living; but for lack of funds we have been compelled to pay too much attention to turning out work and too little to teaching the industries.

The School is fairly well supplied with material for teaching; this is constantly being worn out and must be replaced. One of the most valuable assets in this direction is the supplementary books. We need more of these, and in no way can more be had for the money than in supplying plenty of suitable reading matter.

The Department of Primary Handicraft has been reorganized and a course of systematic instruction inaugurated. There are now sixty-seven primary pupils under instruction in this department.

Frequently we are asked to take children who are mentally incapable of pursuing the course of study required of deaf children having normal minds. There is no place provided in the State where these can receive training and their deplorable condition alleviated. It is now the only class for which the State has not provided. There should be a school for feeble-minded children established where they could be trained, many of them, into self-supporting citizens. Otherwise they are almost sure, sooner or later, to become charges upon the charity of the State, if nothing worse.

I wish to thank you for the unfailing support given me in my work, and through you to express also my appreciation of the work of the teachers, without whose sympathy and co-operation the high standing of the School could not be maintained.

Respectfully submitted.

T. V. ARCHER,
Principal Educational Department.

November 30, 1908.

#### INDUSTRIAL DEPARTMENT.

The primary purpose of the creation and establishment of this School, was the education of the deaf children of the State; and by education we mean the teaching of these unfortunate children to read and write understandingly, and to teach them the primary and fundamental branches taught to the more fortunate of our children. But in schools for the deaf, where in children spend so much of their young lives, it becomes necessary to have industrial training, to go hand in hand with the literary education. We endeavor to instill in them habits of industry, as well as inculcate in them that labor is honor-

able. Indeed, we have attained some gratifying results in our industrial training, for many of our boys and girls are earning a competent living; indeed, in many instances, doing better than the average of their respective hearing brothers and sisters. We have said before, that we did not expect to turn out leaders in the industrial world, but we can prepare them to become independent, self-supporting and self-protecting men and women.

Our industrial work for the boys is limited to wood-work, including carpentry and cabinet-making, shoe-making, printing and type-setting, and farming and gardening. The girls are taught sewing and dress-making, cooking and general domestic work, such as every girl in any well-regulated house should receive.

For the deaf young man I believe farming is by all odds the best vocation in this State. It gives him an opportunity to have, in connection with his regular farm work, any of the several collateral branches of industry that can be practiced on the well-regulated farm with small outlays—such branches as stock-raising, poultry-raising, trucking, bee-raising, and other industries quite as profitable. Every deaf boy should be taught some industrial pursuit while taking his school course, for they are shut out of taking a regular apprenticeship open to their hearing brothers.

#### PRIMARY HANDICRAFT.

In addition to our regular industrial training for both boys and girls, we teach primary handicraft to the younger boys and girls. The purpose of this branch is at least two-fold: it awakens the backward, undeveloped ones and stimulates the brighter ones. The department was opened three years ago; the results not only justify the outlay, but would justify broadening its scope and increasing its facility.

#### APPLICATION TO ADMIT DEAF-BLIND CHILD.

The State has made no provision to educate children who are deaf, dumb, and blind. We have had only one application for such child — Minnie Lovitt, of Catawba county. This child was admitted to this School in January, 1908, but her

parents removed her from school to move to a distant part of the State. During the brief period that Minnie Lovitt was in school she proved to be an apt pupil and gave evidence that she could be educated and led out of the pitiable darkness in which she is groping. It is agreed by leading educators of the deaf and of the blind, that the methods used in educating the deaf, and the environments of a school for the deaf, are more adaptable for the deaf-blind than the methods used in teaching the blind and the environments of the school for the blind.

To assume this added responsibility there should be special provisions made, and it would cost at least \$600 per annum. Will you assume this added responsibility?

#### PHYSICAL CONDITION OF OUR PLANT.

The plant of this School, while not elaborate, nor is there any attempt or desire to make it so, is reasonably well equipped, as far as our plans have been carried out, for the purpose of its creation. We do need many appliances and added equipments, which some schools have, and which would add to the efficiency of our work. There are many repairs needed, especially the painting of all outside wood work, as a matter of protection. Our boiler-house needs general overhauling to make it convenient and economical. The wood yard should be graded down. We should macadamize roadways through our grounds, which now become almost impassable in winter months.

The sanitary condition of the buildings is as good, if not better, than at the time of our report two years ago. Our plumbing needs renovating, however, to avoid what may prove serious results.

#### WORK OF LADY PRINCIPAL.

Two years ago we dwelt on this department in our report, and we deem the need of the position more manifest now, as our experience is extended; and the position can best be filled by one thoroughly acquainted with the deaf, their characteristics and their needs in the broadest sense of the word.

Mrs. Winston has wielded a most wholesome influence over our deaf girls, supplying the instruction that girls usually get from their mothers in the best-regulated homes—instruction that can come from no one so well as from a mother of a daughter.

In addition to her other duties Mrs. Winston edits the Deaf Carolinian, a bi-weekly publication issued from our printing office. This publication is a medium of communication between parents and the School, and gives the boys learning the printer's trade an opportunity to see their work in practical form.

The Lady Principal has been especially valuable in moral and religious teaching to all of the pupils.

For further details of her work I refer you to her report, herewith included.

#### LADY PRINCIPAL'S REPORT.

To Mr. E. McK. Goodwin, Superintendent of the North Carolina School for the Deaf.

DEAR SIR:—There is such similarity from year to year, in the record of work in an institution of this kind, that the report I submit to you at this time cannot differ widely from the one of two years ago.

Recognizing the fact that the institution exists for the pupils, and that we, its officers and teachers, are its servants, and are here to do all we possibly can for their present uplift and their future good, I have endeavored to help our boys and girls along some important lines. There are so many things that ought to be known by our pupils that do not come under the head of school-room work, that I have tried to meet this in weekly talks to them.

During the winter and spring of two years ago there was a most decided religious awakening among our pupils—fifty-six professed faith in Christ, and forty-seven of these joined churches in town, and the past year there were twenty-three conversions. This was no doubt the climax of years of religious instruction. The majority of our pupils, those who have reached the age of understanding (this is much later with the deaf than the hearing), are Christians. I in nowise claim all this, for the Christian Endeavor Society, the religious teaching of conscientious teachers, the exemplary walk of those who do not teach, Sabbath afternoon lectures by our men teachers, Mr. David Tillinghast who was chaplain for two years, Mr. Archer and yourself, have had much to do with the religious life of our pupils.

Of the material work which I have endeavored to do it is needless for me to attempt a detail. It is here and speaks for itself. It is more or less in every part of our household. I can no more define it than the housewife can define what she does. It is the hundred-and-one little things here and there which, daily looked after, keep the house in order.

I have, without thought of whether it was strictly within my province or not, endeavored to do my duty to the institution by suggestion, advice and a live interest in the success of the individual or the department wherever I saw it needed.

#### THE DEAF CAROLINIAN.

The printing department has done excellent work. Two years ago last September, Mr. W. B. Tarkinton, who thoroughly understands his business, was installed instructor in printing and has, with a class of twelve boys, averaging seventeen years of age, printed not only our school paper, This Deaf Carolinan, an eight page bi-weekly, but has issued for more than a year the North Carolina White Ribbon, an eight-page monthly. In addition they printed last year (and will again this) the report of the Annual Convention of the Woman's Christian Temperance Union and our own school report in pamphlet form, averaging fifty pages each.

This outside work has added something over \$300.00 annually to our treasury. They have also printed in the way of lessons, programs, etc., for school-room purposes, scores of pages. Last year they got out a Christmas number of forty-four pages, which was, both for its mechanical and literary execution, complimented, not only by our own people, but many of the exchanges from schools for the deaf in other States have said very kind words of our Christmas number.

The grade of work done on the White Ribbon and the reports has been spoken of in terms that can be but a recommendation for our boys and their instructor. Our paper has been considered by the profession worthy of a place in the Volta Bureau at Washington, D. C. A year ago it was indexed. Miss Upham, Chief Instructor of the Oral Department, has during the past year (Miss Welsh the previous year) edited the Children's Page.

#### THE OBJECT OF OUR PAPER.

The object of a school paper is to show the results of training received by the class in printing, to furnish a medium for the discussion of topics of interest to the deaf and teachers of the deaf, and to keep the State and profession informed as to the progress of the school. To print and edit a school paper for the deaf involves more mechanical labor, all things considered, than the publishing of any class of newspapers, due to the bar of language and the learner's lack of English. It is seldom that an article, void of errors, can be set up by the average deaf boy without three readings of the proof. Often the correction must be corrected. But the encouragement lies in the fact that the deaf boy is very adaptable after he has served his apprenticeship, which, of course, takes a longer period of time than with the hearing.

I consider printing one of the very best, one of the most lucrative

occupations that can be taught the deaf. The profession everywhere is bearing testimony to this.

I wish to take this opportunity to express my appreciation of your cordial support and assistance at all times.

Respectfully yours,

L. A. WINSTON,

Lady Principal,

November 30, 1908.

## HEALTH OF THE SCHOOL.

Our health record has been unusually good during this biennial period. We have had no serious epidemic, and have had only one death. In April, 1908, Lucile Swain of Tyrrell county, a very delicate and frail girl of eleven years, died of heart disease after a very brief illness. Her death was not a great surprise to us nor her relatives.

We have had one light case of scarlet fever, but observing the most rigid precautions and treatment, we had no serious result with the case, and no further spread of the disease in the School.

For a more detailed report of the health, I refer you to Dr. J. R. Anderson's report, herewith attached.

#### DR. ANDERSON'S REPORT.

To Mr. E. McK. Goodwin, Superintendent North Carolina School for the Deaf and Dumb.

DEAR SIR:—I have the honor to submit herewith my biennial report.
The health of the children has been much better than heretofore. We have had only one or two infirmary cases and there have been no epidemics, though at present we have a good many cases of whooping-cough in the School.

At the beginning of the term, I found two cases of itch; no other cases developed. We have had one case of pneumonia, two fractures of the clavicle, one of the thigh bone, and one of the hand. We have also had several lacerated wounds of the hand, one of which required the amputation of a finger, one case of palmer abscess, and quite a number of chills, malaria in children from the low country. These cases soon yielded to treatment, and very little time was lost in school. We lost one child from acute inflammation of the heart. This child was deformed in body and dwarfed intellectually, and was a great sufferer from rheumatism.

We now have under treatment one case of scarlet fever, which has been in the infirmary some weeks. The boy is doing well and will soon be discharged.

I am of the opinion that the laying of the basement floor (where the

children play) in cement, has been remediable in some particular, as the health of the children has been much better since, the old floor giving off a great deal of infected dust. Our plumbing, by constant repair, has served our purpose, but it needs constant repairing and is in bad condidition. I would urgently recommend that a better and more up-to-date system be put in.

I also further recommend, that we ask for an appropriation for a small amount, say \$800, for special eye, nose and throat work, as well as for dentistry. I am confident if we could have more of this work done, the health of the children would be greatly improved and the acquirement of knowledge much facilitated.

I wish to say, in closing, that the children are excellently cared for, well nursed and well fed. I am very much indebted to you, as well as those who assist me in caring for the children, for your hearty co-operation and support.

Very truly yours,

J. R. Anderson, M. D.

November 30, 1908,

#### OUR NEEDS.

When plans were laid sixteen years ago we then planned for a third building, and two years ago we reported that the time had come when we needed such building, and the Legislative Committee approved same, but the appropriation was not made, however. I beg to renew this request, and emphasize the fact that we will be compelled to have more room or shut the doors to many applicants. Such building will cost at least \$40,000. With such building we can take care of the deaf for a number of years.

I have often said that our State has been as liberal to the deaf as her means would justify, but the time has come when the State is amply able, and no good citizen would deny the afflicted children of North Carolina what the State is able to give.

#### A SCHOOL FOR THE FEEBLE-MINDED NEEDED.

In every report that I have made to be transmitted to the Legislature, I have recommended that a school for the feeble-minded children of the State be established. Every year since this School was opened we have had to return one or more children home because they were feeble-minded, and not deaf. Although we take the greatest precaution not to allow such children to come in, from year to year they are sent to us, and

records show that there must be quite as many of this class as there are deaf and dumb; and their condition is the most pitiable of all the afflicted children. Doubtless some of these children could be educated to some extent, and under proper treatment the condition of all could be ameliorated. I most earnestly ask that you ask the Legislature to create a custodial home-school for the feeble-minded children.

## SERVICES OF SPECIALIST NEEDED FOR EYE, EAR AND THROAT.

There is no class needing the services of a specialist more than the deaf children, and especially do we need a specialist for the ear and throat. Many children suffer so seriously from ear and throat trouble that their general development is materially hindered, much more their education.

This class of work does not come under the practice of a general practitioner. Special treatment of the ear, removing tonsils or adenoids, will often materially improve the whole physical being and make the process of education possible, when otherwise the whole being would have been dwarfed. Often, too, our children's eyes need attention. Being deaf, their eyesight is doubly valuable to them.

We need, also, the services of a dentist. The necessity of dental work is no longer an open question, but a recognized absolute necessity. For this special work I most respectfully recommend that you ask for a special appropriation of \$800. I most respectfully refer you to the State Board of Health, as well as our attending physician's report.

#### MORAL AND RELIGIOUS TRAINING.

Deaf children, even those coming from the best-regulated homes, are dependent upon their teachers for their moral and religious teaching, and if this training is not done in school their education is sadly neglected. When a child has learned to read sufficiently he is given a copy of the Bible and taught to read and reverence it.

We have chapel exercises every Sunday, conducted by the Superintendent, Principal and gentlemen teachers. We have Sunday-school every Sunday, every teacher taking part. We use the International lessons and helps. Ministers of various denominations preach for us occasionally, and our pupils always pay most respectful attention and often give evidences of understanding quite as well as their hearing brothers and sisters.

The pupils have their Christian Endeavor Society, and I realize that this society has had a most wholesome effect on the moral and religious life of the School. Many parents have expressed their gratitude to the School and its management for moral and religious teaching received while in school.

#### ACKNOWLEDGMENTS.

The Superintendent begs to acknowledge the courtesy of all railroads of the State, making concession of one cent-a-mile rate to our School. It has enabled many to attend who would have otherwise grown up in pitiable ignorance.

We acknowledge with grateful appreciation the kindness of Mr. William Wade, of Oakmont, Pa., for the donation of books, periodicals, and numerous substantial kindnesses to many of the deaf children.

To the ministers of the various denominations, who have preached for us on many occasions, we express our profound gratitude.

As Superintendent, I acknowledge with most grateful appreciation whatever support and assistance have been rendered to me by subordinate officers, teachers and employees, in whatever capacity they have served.

And to you, Mr. President and gentlemen of the Board, for your courteous and kind consideration of me at all times. This kind co-operation has made my tasks lighter and my efforts more successful.

This report is respectfully submitted.

ELLEK Goodwin

Supt. N. C. School for the Deaf and Dumb.

1906.

Printing,

Stationery and books, . .

Shoe shop, . . . .

610.77

968,23

1.150.05 15,043,18

## STEWARD'S REPORT.

PROF. M. H. HOLT, President of the Board of Directors North Carolina School for the Deaf and Dumb.

DEAR SIR:-I beg to submit herewith my report of the receipts and disbursements of this school covering the biennial period ending November 30, 1908, RECEIPTS.

1906.							
Appropriation 1906-'07,						. \$	46,000.00
Appropriation for special,							4,250.00
Dec. 10. Paid by Steward,							1,000.00
1907.							
Appropriation 1907-'08,		. =					46,000.00
Appropriation for special,							4,250.00
Apr. 6. Paid by Steward,							610.65
June 5. Paid by Steward,							700.00
July 23. Paid by Steward,							1,616.95
<ul><li>■ 1908.</li></ul>							
Feb. 11. Paid by Steward,							400.00
Mar. 5. Paid by Steward,							300.00
July 11. Paid by Steward,							2,000.00
Nov. 10. Paid by Steward,							3,311.83
Nov. 30, Remaining with S							1,641.67
Excess of disbursemen	its (	over 1	recei	pts,			2,292.10
						-	
	n	ISBURS	EMEN	TS		. 5	114,373.20
** *						-02.04	
Hardware, .						523.24	
Commissary, .			٠.		,	154.84	
Cows and horses,						676.00	
Directors, .						017.20	
Employees,						461.33	
Farm,						865.88	
						576.78	
Investigation, .		*				655.95	
Lumber,						620.76	
Carpenters, .						597.47	
Machinery, .						440.59	
Officers and teachers					40.	669.50	

ra						
S	P	S	SI	0	7	٦

J. R. CLODFELTER,

Steward.

Miscellaneous,							8	1,835.16		
Drugs, .								306.00		
Laundry, .								305.72		
Electric machi	nery	, cem	ent	floors	s, etc.	,		6,580.24		
							_	8	107	058.89
Warrants unpa	id N	ovem	ber	30, 1	906,					314.3
								8	114,	373.20
		STATE	MEN	T OF E	ARNING	S.				
Farm, .							8	2,120.11		
Ice, .								1,677.02		
Shoe shop,								1,282.13		
Printing, .								428.46		
Carpenter Shop	ρ,	. ,						92.50		
Miscellaneous,								1,434.17		
							\$	7,034.39		
Balance with S	tewa	ard N	ov.	30, 1	906,	٠.		4,546.71		
							8	11,581.10		
Paid State Tre	asur	er as	abo	ve,				9,939.43		
Balance with S	tewa	ard N	ov.	30, 1	908,		\$	1,641.67		
		Resp	ecti	fully s	submi	tted,				

RALEIGH, December 23, 1908.

BOARD OF DIRECTORS,

School for the Deaf and Dumb, Morganton, N. C.

GENTLEMEN:—The undersigned, a committee of the State Board of Health, appointed to make the regular sanitary inspection of the State institutions at Morganton, made such inspection of your school on the 21st inst., and beg leave to report:

We made a careful and thorough inspection, and are pleased to say that we found the school buildings in an excellent condition from a sanitary point of view. The rooms and halls were very clean and neat, and the plumbing in good condition. A serious mistake was made in the original construction of the dormitory building in providing inside toilet rooms. As arranged, they get very little 'daylight of any kind, and never a ray of sunlight. This is contrary to the rules of sound sanitation, and if it can be done, should be remedied.

We calculated the air space allowed each pupil, and while not equal to the ideal requirements, the steam heating by the direct-indirect method with the arrangement of the ventilating flues, makes the conditions practically satisfactory. But the limit has been reached, and before the number of inmates can be safely increased, additional room must be provided.

As deafness in a very large majority of cases results from diseases of the nose and throat, as for example enlarged tonsils, adenoids and deformities of the nasal passages, undue prevalence of such troubles is to be expected in the pupils of a school for the deaf. They therefore require to a greater extent than ordinary children, special treatment, and we recommend some arrangement by which the regular services, at proper intervals, of a competent aurist who can also look after their eyes, be secured.

In conclusion, we can say with sincerity, that in our judgment the State is to be congratulated on the admirable condition of this school.

Respectfully yours,

GEO. G. THOMAS, M.D., RICHD. H. LEWIS, M.D., Committee.

ASHEVILLE, N. C., October 14, 1908.

To E. McK. Goodwin, Superintendent, Deaf and Dumb School, Morganton, N. C.

My Dear Mr. Goodwin:—In reference to the work which I have occasionally been doing in your school during the last three years, I wish to say that there seems to have been a considerably larger proportion of children with defective eyesight and diseased conditions of the nose and throat than obtains in our common schools.

In view of the great need in any school of medical supervision,

especially of the condition of the eyes, ears and throats of the children, and realizing the importance of correcting these abnormal conditions early in life in order to prevent their far-reaching effects on the general system, and since in my opinion, judging from my three years' observation in your school, the deaf pupil is more prone to these abnormal conditions than is the pupil who can hear. I would therefore suggest to you the advisability of having each year an examination of each pupil showing any signs or symptoms of abnormal conditions of these organs of sense, and to have the same immediately treated and corrected.

Very truly yours.

H. H. BRIGGS.

Raleigh, N. C., December 1, 1908,

MR. E. McK. Goodwin, Superintendent, Morganton, N. C.

DEAR SIR:—Replying to your favor of the 28th ult., I will state that it is the opinion of the highest authority in dental surgery that the critical period of dental development is between six and sixteen years. The want of dental service during this period is of the most incalculable injury, not only for the facial development, but to the comfort and health of the pupils while they are being educated, and this neglect is often the cause of general disorders which would prevent a proper development of the whole system, and a child might be disfigured and mainted for life.

It is of paramount importance that your pupils should be overlooked constantly by a well-qualified dental surgeon, in order to give them a fair prospect for health and comfort.

Very truly

V. E. TURNER.

Pres. National Dental Association.

## LIST OF PUPILS.

## MALES.

Name.	Parent or Guardian.	Post-office.	County.
Abee, Lloyd	Waightsill Abee	Hickory	Catawba.
Abernathy, Percy	J. W. Abernathy	Catawba	Catawba.
Allen, Sidney	N. F. Allen	Seaboard	Northampton
Alderman, Linwood	Mrs. J. W. Alderman	Wilmington	New Hanover
Armstrong, Frank	Levy Armstrong	Jerry	Tyrrell.
Aycock, Herman	B. F. Aycock	Fremont	Wayne.
Barber, Hugh	F. A. Barber	South Creek	Beaufort.
Benfield, Willie	R. C. Benfield	Concord	Cabarrus.
Berry, Andrew	J. T. Berry	Connelly Spgs	Burke.
Biggerstaff, Robert	A. A. Biggerstaff	Ellenboro	Rutherford.
	A. A. Biggerstaff		
	C. A. Bird		
	W. P. Bowman		
Bowman, Earl	W. P. Bowman	Granite Falls	Alexander.
Bowman, Arthur	W. P. Bowman	Granite Falls	Alexander.
Bradley, English Lee	W. W. Bradley	Morganton	Burke.
	W. W. Bradley		
Bradley, William	W. W. Bradley	Morganton	Burke.
Bradley, Morgan	Willis Bradley	Old Fort	McDowell.
Bradley, Charles	C. B. Bradley	Old Fort	McDowell.
Brendall, Harley	Rev. J. H. Brendall	Pilot Mountain	Surry.
	J. S. Brown		
	E. W. Brown		
Brown, Augustus	Mrs. Victoria Price	Tuckaseigee	Jackson.
Brooks, Golden	D. I. P. Brooks	Sladesville	Hyde.
Buckner, John	Henry Buckner	Silk Hope	Chatham.
Cartwright, Daniel	J. M. Cartwright	Shiloh	Camden.
Calhoun, Charles	J. P. Calhoun	Summerfield	Guilford.
Calhoun, James	J. P. Calhoun	Summerfield	Guilford.
Callahan, Edgar	J. L. Callahan	Henrietta	Cleveland.
Callahan, James	J. L. Callahan	Henrietta	Cleveland.
Cain, Robert	J. C. Cain	Walnut Cove	Stokes.
	J. C. Cain		
	J. C. Cain		
Cain, Miller	J. C. Cain	Walnut Cove	Stokes.
Chandler, Ervin	J. W. Chandler	McAdenville	Gaston.
	J. T. Cockrell		

Name.	Parent or Guardian.	Post-office.	County.
Cook, Raymond	Mrs. T. H. Cook	Salisbury	Rowan.
Coker, Milton	Mrs. Mary Coker	Aaron	. Wavne.
Costner, Tom	Mrs. Laura Costner	Bessemer	Gaston.
Collier, Bailey	E. T. Collier	Lasker	Northampton.
Cruse, Daniel	Alex. M. Cruse	Salisbury	Rowan.
Craven, Rassie	W. S. Craven	Ramseur	Randolph.
Culbreth, Junius	Thomas Culbreth	Raeford	Cumberland.
Dail, Edward		Goldsboro	Wayne.
Davis, George	W. C. Davis	High Point	Guilford.
Edwards, Leon		Edward	Beaufort.
	F. M. Edmondson	Oak City.	Martin.
	F. M. Edmondson	Oak City	Martin,
Enbanks, Golden	Mrs. J. H. Petitt	Henrietta	Cleveland.
Everett, Simon	Mrs. Henry Everett	Robersonville	Martin.
Farrior, Jonathan	J. D. Farrior	Wilson	Wilson.
Falls, Clifton	Rev. W. J. Smith	Charlotte	Mecklenburg.
Fillyaw, Marion	H. M. Fillyaw	Fayetteville	.Cumberland.
Floyd, Robert L.	.W. H. Floyd	Windsor	Bertie,
Fowler, Homer.	Manuel Fowler	Tabor	Columbus.
Fowler, John	Manuel Fowler	Tabor	Columbus.
Fox, Tom	Dr. L. M. Fox	Aslieboro	Randolph.
Franklin, Parker	J. F. Franklin	Montezuma	Mitchell.
Fryar, Walter	Louis Fryar	Wilmington	New Hanover.
Gallimore, Jesse	Marcellus Gallimore	Levington	Davidson.
Garland, William	G. Garland	Magnetic City	Mitchell.
Gibbs, loe	J. P. Gibbs	Burnsville	
Gobble, Gaither	Baxter Gobble	Salisbury	Rowan,
Green, Noalı	Mrs. Jas. Green	Bakersville	Mitchell.
Green, Weston	J. A. Green	Waynesville	Haywood.
Hampton, Wade	D. M. Hampton	Day Book	Yancev.
Harris, David	David Swindell	Oriental	Pamlico.
Hartsell, Alonzo	Mrs. Mary Silgrath	Georgeville	Cabarrus.
Herron, Mack	I. M. Herron	Charlotte	Mecklenburg.
Henderson, Ross	C. P. Henderson	Charlotte	Mecklenburg.
Hendley, John	I. A. Hendley	Cedar Hill	Anson,
Highsmith, David	I. D. Highsmith	Parkersburg	Sampson.
Hight, Brantley	S. R. Hight	Candor	Montgomery.
Horton, Ray	Ed. Horton	Holly Springs	Harnet,
Holt, Rufus	F. R. Holt	Winston-Salem	Forsyth,
Hopkins, Harry	L. R. Hopkins	Skinnersville	Washington.
	J. R. Hopkins	Skinnersville	Washington.
Holloman, Either	J. W. Holloman	Harvellsville	Hertford.

Name.	Parent or Guardian.	Post-office.	County.
Hunter, Oscar	W. G. Hunter	Nebo	McDowell.
Hyatt, Joe	J. B. Hyatt	Polkton	Anson.
Jenkins, Halcie	N. W. Jenkins	Shepherds	Iredell.
	Mrs. Lizzie Jenkins		
Johnson, Leslie	Mrs. Eliza Johnson	Kinston	Lenoir.
Jones, Charlie	C. B. Jones	Lattimore	Cleveland.
	K. D. N. Jolly		
Justice, Leo	Mrs. Bertha Herring	Wilmington	New Hanover.
King, Leonard	Mrs. Maggie King	Faison	.Duplin.
Knotts, Duke	J. N. Knotts	Lilesville	Anson.
Knotts, Charlie	J. N. Knotts	Lilesville	Anson.
Landers, Benjamin	Z. B. Landers	Alleghany	Madison.
	Thomas Lane		
Lewis, Fred	Geo. Lewis	Biscoe	Moore.
Lindsay, Barnett	Mrs. Maggie Edwards	Almond	Swain.
Lowery, Willie	L. M. Lowery	Proximity	Guilford.
McCormick, Walter	Winston McCormick	Rowland	Robeson.
McCartney, George	J. W. McCartney	Wilmington	New Hanover.
McLean, Charles	P. C. McLean	Lumber Bridge	Robeson.
	Marion McMahan		
McKinney, James	W. S. McKinney	Mica	Mitchell.
Mebane, Hoye	R. J. Burlington	Burlington	Alamance.
Millard, McJoel	J. H. Millard	Mt. Olive	Wayne.
	Will F. Miller		
	F. M. Miller		
	Dr. J. C. Mills		
	B. F. Mixon		
	M. A. Mouroe		
	W. B. Mozingo		
	Mrs. Ollie Moser		
	E. W. Neel		
Nicholson, Leslie	J. T. Nicholson	Hamptonville	Yadkin.
	Mrs. Nancy O'Neal		
	Mrs. Nancy O'Neal		
	J. F. Overby		
	J. F. Overby		
	Egbert Hardy		
	G. B. Partin		
	William Pike		
	Daniel Pierce		
Phillips, Vander	J. W. Phillips	Matthews	Mecklenburg.

Name.	Parent or Guardian.	Post-office.	County,
Phillips, Zollie	S. A. Phillips	Idlewild	Ashe.
Phillips, Albert	E. E. Phillips	Idlewild	Ashe.
Plonk, Beverly	I. C. Plonk	Dallas	Lincoln.
Plonk, Ellis	J. C. Plonk	Dallas	Lincoln.
Queen, Anzel	Lee Queen	Cowarts	Jackson.
Rash, Tyre	Melton Rash	Roby	Yadkin.
Reece, Oscar	Joseph Reece	Cecil	. Haywood.
Reece, Oliver	_Joseph Reece	Cecil	Haywood.
Ritchie, Truedell	M. M. Ritchie	Richfield	Stanly.
Rowe, Lawrence	J. S. Rowe	Edward	Beaufort.
Scarborough, James		Avon	Dare.
Senter, Wray	W. H. Senter	Apex	.Wake.
Segroves, H. J.	R. P. Segroves	Apex	Wake.
Seawell, Ira	W. A. Seawell	White Oak	Bladen.
Shackelford, Richard		Walstonburg	Greene.
Shelton, Covell	John A. Shelton	Carmen	Madison.
Shelton, Walter	Sanford E. Shelton	Williams	Yadkin.
Shelton, Oscar	W. A. Shelton	Alleghany	Madison.
Shelton, Tom	E. R. Shelton	Foust	Madison.
	E. G. Sizemoore	Martin	Yadkin.
Sizemore, Dewey	.E. G. Sizemoore	Martin	Yadkin,
Silver, Alphonso		Micaville	Vancey,
Smith, Paul	John Smith	Walnut	Madison.
Snider, Ray	J. W. Snider	Denton	Davidson:
Spivey, Willie	Mrs Grace Spivey	Goldsboro	Wayne.
Summerlin, Walter	Mrs. Richard Summerlin	Mt. Olive	Duplin.
Taylor, Mark		La Grange	Lenoir,
Templeton, Robert		Olin	Iredell,
	Hiram Thomason	Lexington	Davidson.
Tittle, Frank		Waynesville	Haywood.
Triplett, William	Leroy Triplett	Triplett	Watauga.
Upchureli, Otis	R. J. Upchurch	Centerville	Franklin,
Vaughn, Jule	J. S. Vaughn	Ridgeway	
Vestal, Charlie	John Vestai	Spray	Rockingham.
Vestal, Marvin	John Vestal	Spray	Rockingham.
Wade, J. Claude	J. E. Wade	Mt. Gilead	Montgomery.
Walker, Henry B	H. W. Walker	Bushy Fork	Person.
Walker, Andrew	Henry Walker	Gordonton	Person.
Walker, Tyre	W C Walker	Abshers	Wilkes.
Walker, George	Mrs. Nancy Walker	Globe	Caldwell
Waldrop, Ethan	S Waldrop	Asheville	Buncombe.

Name.	Parent or Guardian.	Post-office.	County.
Waldrop, Fred	S. Waldrop	Asheville	Buncombe.
	Geo. West		
Weaver, Elijah	Hiram Weaver	Lansing	Ashe.
Williams, Joe	J. B. Williams	Inez	Warren.
Wilson, Fred	Ned Wilson	Wilhoit	Vancey.
Williams, Joe	M. D. Williams	Hackney	Chatham.
Williams, Ulmont	J. T. Williams	Cooper	Sampson.
Wilson, George	Mrs. Laura Wilson	Globe	Caldwell.
Wilson, Donnally	J. W. Wilson	Reece	Watauga.
Woodell, Robert	Mrs. Nancy Woodell	Buies	Robeson.
Woodard, William	Calvin Woodard	Black Creek	Wilson.
York, Willie	Millard York	Spray	Rockingham

## FEMALES.

Name.	Parent or Guardian.	Post-office.	County.
Adams, Lena May	Lewis A. Adams	Vanceboro	Pitt.
Batton, Elizabeth	Rufus Batton	Selma	Wayne.
Batchelor, Mary	James Batchelor	Black Creek	Wilson.
Baynard, Ada	J. A. Baynard	Forest City	Rutherford.
Beaver, Carrie	J. P. Beaver	China Grove	Rowan.
Berrier, Daisy	H. W. C. Berrier	Lexington	Davidson.
Biggers, Ethel	E. B. Biggers	Matthews	Mecklenburg.
Bigham, Lillie	J. H. Bigham	Charlotte	Mecklenburg.
Blackwell, Anice	E. S. Blackwell	Spencer	Rowan.
Bradley, Sarah	W. W. Bradley	Morganton	Burke.
Bridgers, Winnie	A. E. Bridgers	Margarettsville	Northampton.
Bradshaw, Ruby	J. D. Bradshaw	Biscoe	Moore.
Brown, Emma	R. L. Brown	Laurel Hill	Scotland.
Burr, Mary	William Burr	Osborne	Richmond.
Buckner, Lizzie	Henry Buckner	Silk Hope	Chatham.
Chandler, Emmie	R. T. Chandler	Virgilina, Va	Granville.
Cook, Emma	Henry Cook	Round Peak	Surry.
Cook, Ella	Henry Cook	Round Peak	Surry.
Cox, Bessie	H. M. Cox	Buffaloford	Randolph.
Coltrane, Pearl	W. M. Coltrane	Winston	Forsyth.
Coleman, Frosty	D. J. Coleman	Cerrogordo	Columbus.
Coleman, Day	D. J. Coleman	Cerrogordo	Columbus.
Creel, Nola	Geo. Creel	Raleigh	Wake.
	Adams, Lena May Batton, Elizabeth Batchelor, Mary Baynard, Ada Beaver, Carrie Berrier, Daisy Biggers, Ethel Bigham, Lillie Bilackwell, Anice Boggs, Edith Bradley, Sarah Bridgers, Winnie Bradshaw, Ruby Bright, Jamie Brady, Emma Burr, Mary Buckner, Lizzie Chandler, Emmie Cook, Emma Cook, Emma Cook, Emma Cook, Emma Cook, Essie Coleman, Frosty Coleman, Day	Adams, Leua May Lewis A. Adams Batton, Elizabeth Rufus Batton Batchelor, Mary James Batchelor Baynard, Ada J. A. Baynard Beaver, Carrie J. P. Beaver Berrier, Daisy H. W. C. Berrier Biggers, Ethel E. B. Biggers Bigham, Lillie J. H. Bigham Blackwell, Anice F. S. Blackwell Boggs, Edith J. L. Boggs Bradley, Sarah W. W. Bradley Bridgers, Winnie A. E. Bridgers Bridgers, Winnie Mrs. C. M. Bright Brady, Emma N. E. Brady Brown, Emma N. E. Brown Burr, Mary William Burr Buckner, Lizzie Henry Buckner Chandler, Emmie R. T. Chandler Cook, Emma Henry Cook Cook, Ella Henry Cook Cook, Bessie H. M. Cox Coleman, Frosty D. J. Coleman Coleman, Day D. J. Coleman	Name. Parent or Guardian. Post-office.  Adams, Lena May Lewis A. Adams Vanceboro  Batton, Elizabeth Rufus Batton Selma Batchelor, Mary James Batchelor Black Creek Baynard, Ada J. A. Baynard Forest City Beaver, Carrie J. P. Beaver China Grove Berrier, Daisy H. W. C. Berrier Lexington Biggers, Ethel E. B. Biggers Matthews Bigham, Lillie J. H. Bigham Charlotte Blackwell, Anice E. S. Blackwell Spencer Boggs, Edith J. L. Boggs Brevard Bradley, Sarah W. W. Bradley Morganton Bridgers, Winnie A. E. Bridgers Margarettsville Bradshaw, Ruby J. D. Bradshaw Biscoe Bright, Jamie Mrs. C. M. Bright Brookford Brady, Emma N. E. Brady Conover Brown, Emma R. L. Brown Laurel Hill Burr, Mary William Burr Osborne Burch, Lizzie Henry Buckner Silk Hope Chandler, Emmie R. T. Chandler Virgilina, Va. Cook, Ella Henry Cook Round Peak Cook, Ella Henry Cook Round Peak Cook, Ella Henry Cook Round Peak Cook, Essie H. M. Cox Buffaloford Coleman, Frosty D. J. Coleman Cerrogordo Coleman, Day Creel Raleigh

Name.	Parent or Guardian.	Post-office.	County.
Dale, Mamie			Burke.
Deadman, Blanche		Salisbury	
Durham, Mary		Roscoe	
	W. J. Durham	Roscoe	
	William DeLoatch	Roanoke Rapids	
Eason, Ada	I R Eason	Waxhaw	Union,
	.F. M. Edmondson	Oak City	Martin.
Ennis, Maude			Harnett.
Ezzell, Ruth	J. J. Ezzell	Charlotte	Mecklenburg.
Fowler, Ida		Tabor	Columbus.
Fleming, Nina	N. H. D. Fleming	Bahama	Person.
Fry, Catherine	Joseph Fry		Alexander.
Gallop, Clara	L. H. Gallop	Harbinger	Currituek.
Gardner, Daisy		East Durham	
Garren, Joanna	Abner Garren	Hendersonville	Henderson.
Gill, Bessie	L. E. Gill	Henderson	Vance.
	A. C. Gladden	Fallston	Cleveland.
Guy, Julia	.Mrs. Eliza Guy	Peoria	Watauga.
Hamilton, Irene	J. A. Hamilton	Chalybeate Sprgs	Harnett.
Hardin, Alice	J. N. Hardin	Forest City	Rutherford.
Haywood, Virgie		Waxhaw	Union.
	Mrs. G. Henson	Beston	Wayne.
	J. A. Hendley		Anson,
	Dr. H. C. Herring	Concord	Cabarrus,
Hill, Katie		Newport	Carteret,
	J. W. Hilton		Davidson.
	Dr. O. L. Hollar	Taylorsville Newton	
Hopkins, Sarah		Skinnersville	Catawba, Washington.
Howard, Ruth	J. A. Howard	Manchester	Cumberland.
	Mrs. Candace Huffman	Conover	Catawba.
	Richard Huffman	Richlands	Onslow.
lcard, Lonnie	J. P. Icard	Saw Mill	. Caldwell.
	B. H. Ingram		Montgomery.
Jarvis, Lydia	M. S. Hodges	Dobson	Surry.
Jackson, Nannie	W. H. Jackson	Kinston	Lenoir.
Johnson, Sarepta	H. D. Johnson	Worthville	Randolph.
lones, Aggie	Mrs. Sallie Almond	Albemarle	Stanly.
lones, Blanche		Albemarle	Stauly.
Jones, Jennie	Mrs. Sallie Almond	Albemarle	Stanly.
Jones, Mattie	Daniel Jones	Galdsboro	Wayne.
Julian, Elizabeth	Mrs. David Eckard	Charlotte	Mecklenburg.

Name.	Parent or Guardian.	Post-office.	County.
Kennedy, Mary G.	A. F. Kennedy	Greenville	Pitt.
	H. L. Kendall		
	C. W. Ketner		
Kirby, Ruth	E. T. Kirby	Canton	Haywood.
	J. N. Knotts		
	J. N. Knotts		
Knotts, Nettie	J. N. Knotts	Lilesville	Anson.
Lisenbury, Susan	W. W. Lisenbury	Norwood	Stanly.
Lewis, Mollie	Ed. H. Lewis	Raleigh	.Wake.
Lovitt, Minnie	Geo. Lewis	Biscoe	Moore.
	D. N. McCain		
McCurry, Rebecca	Mrs. Jennie McCurry	Marion	McDowell.
	S. W. McCurry		
	R. A. McCall		
	Emma Overcash		
	Needham Morgan		
	.W. A. McFarland		
	S. F. McBane		
	W. M. McKenzie		
	Geo. Mauney		
	W. E. Masters		
	W. H. Mitchell		
	Mrs. Laura Milligan		
Morrison, Sallie		Webster	Jackson.
	J. C. Moore		
Mundy, Annie Fay	McLean Mundy	Denver	Lincoln.
Newton, Lizzie	Mrs. J. W. Newton	Maribel	.Pamlico.
Newton, Leatha	Mrs. J. W. Newton	Maribel	Pamlico.
O'Neal, Mary	Mrs. Nancy O'Neal	Ocracoke	Hvde.
Ostwalt, Mamie	F. K. Ostwalt	Ostwalt	Iredell.
Overby, Matilda	J. F. Overby	Spring Hope	Nash.
	L. H. Pate		
	Murdock Patterson		
	Murdock Patterson		
	.Capt. E. M. Patterson		
	Egbert Hardy		
	J. R. Passons		
	Dr. O. J. Paris		
	Mrs. Lizzie Knight		
	W. S. Pierce		
	.W. M. Pike		
	Smith Powell		
Prevatt, Orpali	Rev. F. A. Prevatt	Lumebrton	

Name.	Parent or Guardian.	Post-office.	County.
Ray, Rosetta	.J. A. Ray	Pensacola	Yancey.
Reece, Ionie	Joseph Reece	Cecil	Haywood.
Rhodes, Cora	J. H. Rhodes	Linney	Ashe.
Rhodes, Elmira	Samuel Rhodes	Glover	Nash.
Rhyder, Mary Elizabeth.	Mrs. Cora B. West	Asheville	Buncombe
Roberts, Eula	C. B. Roberts	China Grove	Cabarrus.
Scarboro, Mary	W. H. Scarboro	.Concord	Cabarrus,
	Zion B. Scarborough		
	Mrs. Sallie Shearin		
	W. B. Simmons		
	J. G. Smith		
	Clayton Sorrels		
	Job T. Stroud		
	W. C. Stockton		
	W. J. Stephens		
	John Strickland		
	H. A. Self		
	J. Walter Swain		
	R. M. Smith		
	Grace Spivey		
Spivey, Rosa	L. M. Spivey	Lemon Springs	Moore.
Thomas, Clara	Oliver Thomas	Lake Toxaway	Transylvan.
Vick, Lucile	C. A. Vick	Kinston	Lenoir.
Washam, Flossie	T. L. Washam	.China Grove	Cabarrus.
Warters, Rosie	.F. R. Warters	Magnolia	Duplin.
Watts, Lizzie	.J. L. Watts	Matthews	Mecklenbu
West, Emma	Samuel West	Fayetteville	.Cumberlan
White, Bessie	R. C. White	Charlotte	Mecklenbu
	.J. D. White		
	.W. A. Withers		
	.M. D Williams		
	J. V. Winslow		
	Willie Womble		
	J. W. Wood		
Woodell, Nora	Nancy Woodell	Buies	Robeson.
York, Laura	Mrs. Lizzie York	Old Fort	McDowell.
Zachary, Ophelia	J. M. Zachary	Calvert	Transylvan.

## REPORT

OF THE

# STATE HOSPITAL,

MORGANTON, N. C.,

FROM

DECEMBER 1, 1906, TO NOVEMBER 30, 1908

RALEIGH
E. M. Uzzell & Co., State Printers and Binders
1909

## DIRECTORS AND OFFICERS.

## DIRECTORS.

## J. P. CALDWELL, President.

JAMES P. SAWYER,	CHARLES H. ARMFIELD,
I. I. Davis,	A. E. TATE,
J. G. HALL,	A. A. Shuford,
J. K. NORFLEET,	J. W. McMinn.

## OFFICERS.

JOHN McCampbell	Superintendent.
JAMES K. HALL, M. D., PAUL V. ANDERSON, M. D.,	Assistant Physicians.
F. M. Scroggs.	Steward.
Mrs. C. A. Marsh	Matron,

# LETTER OF TRANSMITTAL.

Morganton, N. C., December 9, 1908.

His Excellency, R. B. GLENN,

Governor of North Carolina.

Six:—In conformity with law, there is hereby transmitted to Your Excellency the reports of the operations of the State Hospital at Morganton for the biennial period ended November 30th of the current year. The reports of the Superintendent and other officers are so full and intelligible that it is not necessary to weary you with a lengthy paper of transmission.

In all the circumstances we congratulate ourselves upon the results achieved here during the past two years. There were admitted during the period 425 patients; removed, 353; remaining November 30th, 1,142. The annual death rate shows the remarkably low percentage of 3.4, while the percentage of recoveries upon admissions reached the gratifyingly high figure of 34 per cent. There has been freedom from epidemic and the general condition of health has been good.

We regret having to report a debt of \$20,000, which is due to the insufficiency of the appropriation of the last General Assembly for support: but though the most rigid economy has been exercised by the management, the creation of this obligation was unavoidable unless we were to allow our patients to suffer. Your Excellency, in a fine spirit of humanity, authorized us to receive applicants up to the capacity of the institution, assuring us that the means of support would be found. In obedience to this instruction, we have admitted patients to the full limit of our capacity and even beyond the point which marked the limit of the best working conditions. Notwithstanding this overcrowding and the generous provision by the General Assembly of 1907 of a half million dollars for the State's insane, half of which has been spent or contracted to be spent, the demands upon us for room were never so great or insistent as now.

Quite two hundred insane men in this district are unprovided for and many women as well. We have no more room for men than we had two years ago nor any appropriation for enlargement for them. A nurses' home, now under construction, and which will probably be ready for occupancy next month, will afford accommodation for one hundred more female patients by the transfer of nurses from the main building to the new home. The need for a colony building for one hundred men, on land already bought, is very great, and the cost of this would not exceed, and might fall below, \$30,000.

Owing to causes set forth in the Superintendent's report, we cannot decently support our present population for less than \$175,000 a year for the next two years, and we respectfully request Your Excellency to ask the General Assembly for this appropriation for this institution for support, giving you the assurance that no part of it will be spent except for necessary purposes, but that the close economy which has marked the history of this Hospital will be observed in its expenditure. We need, in addition, \$30,000 for increased capacity for men; \$10,000 for a spur track from our coal yard to the tracks of the Southern Railway in Morganton, and \$2,500 for a new and larger bake shop. The economy to be realized from the appropriation for the spur track will be seen when it is shown that the hauling of coal alone from the Morganton station costs \$1,000 a year.

Since our last report a deep shadow has fallen upon the Hospital in the death of Dr. P. L. Murphy, late its capable and devoted Superintendent. This stroke was a calamity to the State, and especially its insane people, whom he had served with an ability and zeal which have linked his name forever with the records of North Carolina. The institution and the State are most fortunate in that his mantle has fallen upon Dr. John McCampbell, who had for twelve years before the death of Dr. Murphy been an apt and trusted colaborer with him here. He has carried on the work with an extraordinary degree of efficiency, as proved by the results secured and by the perfect order and discipline maintained. To Dr. McCampbell, the medical staff, the subordinate officers and employes, the Board of Direc-

tors owes gratitude for their fidelity and for the satisfactoriness with which they have discharged their several trusts.

To Your Excellency, upon the eve of your retirement from your high office, we make acknowledgment of thanks for the interest, sympathy and assistance you have so freely given us in the discharge of our solemn responsibilities to our helpless charges, the most pitiable of all our people, and whose welfare we have safeguarded, with unselfish concern, to the utmost of our ability.

Respectfully submitted for the Board,

J. P. CALDWELL,
President

# REPORT OF SUPERINTENDENT.

Morganton, December 9, 1908.

To the Honorable the Board of Directors.

Gentlemen:—I have the honor to herewith present a report of the work of the Hospital for the biennium ending November 30, 1908, this being the first report since my succession to the superintendency, which took place on the third of October, 1907, and was caused by the death of the late Superintendent, Dr. P. L. Murphy, whose constant labor, undivided attention and wonderful judgment and skill the institution had enjoyed since its opening in 1883, and I wish here to record the full recognition that such measure of its continued success as may be ascribed to human agency is largely due to his splendid example and precepts.

The following table shows the movement of patients for the period above referred to:

		1907.			1908.		Totals.						
	Male,	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.				
Remaining November 30, 1906	426	646	1,072										
Admitted	89	119	208	* 84	131	215	173	250	423				
Total under treatment	515	765	1,280	539	796	1,335	599	896	1,495				
Discharged recovered	24	39	63	31	50	81	55	89	144				
Discharged improved	9	28	37	23	39	62	32	67	99				
Discharged not improved	1	12	13	5	3	8	6	15	21				
Discharged not insane													
Died	26	21	47	22	20	42	48	41	89				
Total removed	60	100	160	81	112	193	141	212	353				
Remaining November 30	455	665	1, 120	458	684	1,142							

There is nothing out of the ordinary to be deduced from these figures. They show that there were remaining at the close of the period 458 men and 684 women, or a total population of

1,142. There were admitted during the period 173 men and 250 women—in all 423. There were removed a total of 353; of these 144 were discharged as recovered, making the recovery rate 34 per cent. of the admissions; 89 died, showing an annual death rate of 3.4 per cent. of all under treatment, which is remarkably low. This, taken in connection with the fact that a vast majority of the deaths occurring (as shown by Table No. 5) were not dependent upon removable causes, speaks well for the sanitary condition of the institution.

We are very fortunate in being able to report a continuation of the general good health which has prevailed during the past several years. We have had nothing which could have been considered an epidemic. It is gratifying to notice a falling off in the proportion of deaths ascribable to tuberculosis. This may be accidental, but we are inclined to attribute it to the greater opportunity for outdoor life and the more intelligent management by the nurses of infected individuals.

Three suicides occurred among the male patients, and a full account of the circumstances attending each of these was presented to you at the time of the occurrence, and where any possible obscurity as to the cause of death existed the coroner was notified.

It will be seen by reference to the last biennial report that it was estimated, upon close calculation, that \$150,000 per aunum would be required for maintenance alone. This estimate was too low, as subsequent and unforeseen events will show.

Early in 1907 you, in your wisdom, found it necessary to increase the wages paid attendants and other help in almost every department. This raise was absolutely unavoidable, since at that time we were unable to procure a sufficient number of reliable men to earry on the work with the rate of pay then prevailing. This increase in wages amounted in the aggregate to between \$5,000 and \$6,000 per year. This, together with a decided increase in the cost of supplies generally, brought our per capita cost of maintenance to \$152.55, and, with a daily average population of 1,016 members, our expenditures were \$155,000 per annum, which, with an annual appropriation of \$145,000, leaves us in debt to the amount of \$20,000. When the necessity for incurring this debt was seen there appeared to be

no way by which it could be avoided except by restriction in, or discontinuance of, the admission of patients, and, with the incessant demand on the part of the public, this seemed unwise and impracticable. The matter was laid fully before the Governor, who urged us to admit every deserving applicant possible, and very generously assured us that he and the Council of State would provide the necessary funds. Acting upon the Governor's instructions, we have admitted up to the limit of capacity, even going beyond to the extent of crowding, and the close of this year shows a greater number in the institution than ever before.

In view of the limited money available, the strictest economy was practiced, and we have very little to show in the way of permanent improvements, having merely kept up necessary repairs and made only minor improvements. We have completed the small pavilion for female consumptives and the same is now occupied and is giving general satisfaction. A similar structure will soon be erected for male patients, an appropriation for this having been made by the last Legislature. The Nurses' Home, now nearing completion, will, by removing the sleeping quarters of the female nurses from the wards, give additional room for 100 female patients, making the total capacity of the Hospital 1,150 beds.

This brings us to the consideration of needed appropriations. Of first importance is that for support. During the past two years, with rigid economy and curtailment in certain directions, which should not be necessary, it has been found that a per capita cost of \$152.55 is the least figure attainable with anything like proper regard for our charges. Thus, for the maintenance of our present population, \$175,000 per annum will be necessary. It is confidently expected that the Hospital Commission will build colony buildings on the Wagner lands, recently procured by the Hospital, to accommodate 100 men. This will probably require \$15,000 additional for their support during a part of the year 1909 and all of 1910. Some provision should be made for this.

In view of the fact that the last Legislature appropriated onehalf a million dollars for buildings and increased accommodations for the insane, a recital of the needs of this institution in that direction would appear out of place in this report. But

I should consider myself derelict in my duty to this most unfortunate class were I to lose an opportunity of calling your attention to the needs of this Hospital district in that particular, and especially so, since, notwithstanding the above referred to appropriation, not one bed for male patients has been added to this institution. Upon a most conservative estimate, there are at least 200 men, probably more, in this, the Western Hospital District, in urgent need of hospital care and treatment, who are, as yet, unprovided for, and I would respectfully ask that you urge upon the Hospital Commission, or, failing there, upon the Legislature, the importance of an appropriation of \$30,000 to build and equip colony buildings on the Wagner and Brittain lands. This will afford an opportunity to provide for 100 men in an inexpensive, vet highly approved manner, and at the same time render valuable these lands that otherwise, owing to their distance from the Central building, are of very little value.

The urgency of this need is patent when it is known that owing to the lack of room we have been compelled to refuse admission to 73 men applying in 1908, and this does not take into account those applying previous to that time, many of whom are still insane and at large, or confined in jails or poorhouses.

Our kitchen, which is a part of the original plan and designed for a population of about 425, is still doing service, and without any enlargement, for a population of 1,050, more than double the original intention, and, as a consequence, is crowded beyond a tolerable degree, and with the immediate increase in number of patients will be altogether inadequate. This difficulty can be met by moving the bake shop, which occupies an adjoining room, to a separate building constructed for that purpose, and using this space for cooking. The building and bake ovens will cost \$2,500.

You will recall that some six years ago the matter of laying a spur track from the Southern Railway to the Hospital was discussed, and at that time it was considered that the same would result in a very decided saving to the Hospital. Since that time there has been a steady increase in heavy hauling, until the project becomes a simple business proposition. The Engineer's estimate of the cost of this road with equipment is \$10,000.

Hauling the one item of coal now costs us \$1,000 a year, to say nothing of the damage to it by the excessive handling in loading and unloading from wagons. There are, of course, other items of freight, the exact amount of which I am unable to determine, but certainly enough to effect saving sufficient to more than cover the cost of keeping up and operating the road, thus leaving a net return of 10 per cent. on the investment, which will be very materially added to by the future growth of the Hospital.

To summarize: We will need for support for the next two years \$175,000 per annum.

For increased capacity	\$30,000.00
To building bake shop	2,500.00
To build spur track to coal vard.	10.000.00

The Hospital is under many obligations to the following papers for complimentary copies furnished, all of which are regularly read and enjoyed by the patients: Presbyterian Standard, Fayetteville Observer, Roxboro Courier, Raleigh Christian Advocate, N. C. Christian Advocate, Concord Times, Newton Enterprise, Biblical Recorder, Charity and Children, Henderson Gold Leaf, Union Republican, Charlotte Daily Observer, and Progressive Farmer.

In conclusion, I want to express my sincere thanks to each of you gentlemen for your guidance and support in my work and also to all subordinate officers for the loyal and exceedingly efficient way in which they have performed their various duties.

The usual statistical tables follow.

Respectfully submitted, John M

John McCampbell, Superintendent.

TABLE No. 1.

Showing Movement of Patients for the Period of Two Years Ending November 30, 1908.

		1907.			1908.		Totals.									
	Male.	Female.	Total.	Male,	Female.	Total.	Male.	Female.	Total.							
Remaining November 30, 1906	426	646	1,072													
Admitted	89	119	208	84	131	215	173	250	423							
Total under treatment	515	765	1,280	539	796	1,335	599	896	1,495							
Discharged recovered	24	39	63	31	50	81	55	89	144							
Discharged improved	9	28	37	23	39	62	32	67	99							
Discharged not improved	1	12	13	5	3	8	6	15	21							
Discharged not insane																
Died	26	21	47	22	20	42	48	41	89							
Total removed	60	100	160	81	112	193	141	212	353							
Remaining November 30	455	665	1,120	458	684	1,142										

TABLE No. 2.

Showing the Ages of Those Admitted and Those Removed During the Period of Two Years Ending November 30, 1908.

	2	red.										
Ages.	4.3	Admitted	Rec		In		Not		N Insa		Die	ed.
3	Male.	Female.	Male,	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
From 10 to 20 years	7	14	2	3		1						1
From 20 to 30 years	46	73	15	26	5	12	1	5			4	4
From 30 to 40 years	40	72	15	25	11	23	1	3			9	5
From 40 to 50 years	35	41	14	16	5	10	4	4			10	5
From 50 to 60 years	35	31	8	15	8	15		1			13	8
From 60 years upward	10	18	1	4	3	5		2			13	17
Unknown		1				1					e 100.0	1
Total	173	250	55	89	32	67	6	15			49	41

TABLE No. 3.

Showing Duration of Insanity Before Admission of Those Admitted and Those Removed During the Period of Two Years Ending November 30, 1908.

		ted.			1	Rem	oved.					
Duration.		Admitted.		e- red.	Ir		Not	Im-		ot ine.	Di	ed.
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Less than one month	26	37	13	23	10	10		8			7	3
One and less than three months	52	67	22	24	11	14	1	5			9	5
Three and less than six months	28	49	8	24	4	13	1	5			6	4
Six and less than twelve months	18	27	6	6	3	9	2	5			8	8
One year and less than two years	17	22		5	1	11		4			2	3
Two years and less than three years-	5	15		2	1	2		2			3	4
Three years and less than five years-	8	15		1		4	1	1			2	2
Five years and less than ten years	10	8	4	2	1	3	. 1				4	3
Ten years and less than twenty years	2	5			1			1			1	4
Twenty years and upwards	2										2	3
Unknown	5	5	2	2		1					4	2
Total	173	250	55	89	32	67	6	31			48	41

#### TABLE No. 4.

SHOWING ALLEGED CAUSES OF INSANITY, AS SHOWN IN THE COMMITMENT PAPERS, OF THOSE ADMITTED DURING THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1908.

•			-
	Male.	Female.	Total.
Abuse by husband		1	1
Accidental death of friend		1	1
Alcobolism	3		3
Apoplexy	1		1
Bodily infirmity		1	1
Brain disease		1	1
Brain tumor	1		1
Brooding over sin		1	1
Business worry and bad health	1		1
Cbild-birth		1	1
Cigarette smoking	3		3
Climacteric and worry		1	1
Confinement	1		1
Cocaine habit	1		1
Death of friend		1	1
Death of grandson		1	1
Death of son	1		1
Desire to marry	1		1
Disappointment in love		2	2
Disease of head and nose	1		1
Domestic affliction	1	5	6
Domestic affliction and religion	1		1
Domestic trouble	2	1	3
Dope fiend and patent medicines	1		1
Drug habit	- 1		1
Ear disease	1		1
Epilepsy	2	1	3
Excessive use of tobacco	1		1
Exposure		1	1
Family trouble and drug habit		1 '	1
Fear of child-birth		1	1
Fear of pregnancy		1	1
Female trouble		3	3

# TABLE No. 4-Continued.

	Male.	Female,	Total.
Female trouble and worry		1	1
Financial loss and worry	1		1
Financial trouble	5		5
Fright		3	3
Gastritis	1		1
General debility		1	1
Great responsibility		1	1
Hard work and nose bleed	1		1
Heredity	1	7	8
Heredity and climacteric		1	1
Heredity and disappointment in love		1	1
Heredity and financial entanglement	1		1.
Heredity and loss of property		1	1
Heredity and menstrual derangement		1	1
Heredity and religious excitement	1		1
Heredity and supra orbital neuralgia		1	1
Heredity and trouble		1	1
Heredity and whiskey	1		1
Ill health	11	33	44
Ill health and age		1	1
Ill health and domestic trouble		3	3
Ill health and fright		1	1
Ill health, grief and domestic worry		1	1
Ill health and heredity	1	1	2
Ill health and insomnia	1		1
Ill health and melancholia		1	1
Ill health and shock	1		. 1
Ill health and nervousness		. 1	1
Ill health and paresis	1		1
Ill health and religion	1	1	2
Ill health and study of Bible		1	1
Indigestion	1	1	2
Injury to head	4	1	5
Insomnia, worry and trouble		. 1	1
Intestinal intoxication	1		1
Isolation and poverty	1		1

# TABLE No. 4-Continued.

	Male.	Female.	Total.
Kidney trouble		1	1
Lactation and worry		1	1
Lagrippe		3	3
Lagrippe and study	1		1
Loss of husband		1	1
Love affair		1	1
Malaria	2		2
Masturbation	6		6
Masturbation and constipation	1		1
Masturbation and weakness	1		1
Measles		1	1
Meningitis		1	1
Menopause.		6	6
Morphine habit	1		1
Multiple neuritis	1		1
Multiple neuritis and frequent child-bearing		1	1
Nervous dyspepsia	2		2
Nervous prostration	3		3
Nervous trouble		2	2
Nervous and spinal affection	1		1
Neurasthenia	1	1	2
Opening of school		1	- 1
Ovarian disease		1	1
Overheat	2		2
Overstudy of Bible	1		1
Overwork	4		4
Overwork and anxiety	1		1
Overwork and child-bearing		1	1
Overwork and head injury	1		1
Overwork and ill health		2	2
Overwork and syphilis	1		1
Overwork and trouble		2	2
Overwork and whiskey	1		1
Overwork and worry	4	3	7
Paralysis	1		1
Paresis	1		1

# TABLE No. 4—Continued.

	Male.	Female.	Total.
Pneumonia	1		1
Pregnancy		3	3
Puerpery		3	3
Rapid child-bearing		1	1
Reading Bible		1	1
Recurrent mania	1		1
Religion and financial trouble	1		1
Religious excitement	11	7	18
Religious excitement and asthma	1		1
Religious excitement and worry		1	1
Sexual cause	1		1
Short crops and fear of starvation	1		1.
Spinal disease and indigestion	1		1
Stomach trouble		1	1
Suppression of menses		2	2
Syphilis	1		1
Trouble		2	2
Trouble and ill health		4	4
Typhoid fever	2	2	4
Unknown	48	87	135
Uterine disease		6	6
Varicose veins		1	1
Whiskey and opium	1		1
Worry	6	3	9
Worry and biliousness	1		1
Worry and grief		1	1
Worry and ill health		4	4
Worry and nervous breakdown		1	1

SHOWING DEATHS FOR THE PERIOD OF TWO YEARS ENDING NOVEMBER 30, 1908.

	Cause of Death.	Exhaustion from diarrhoea.	Chronic cardiac disease,	Exhaustion following fracture of femur.	Cerebral apoplexy.	Senility.	Cerebral apoplexy.	Cerebral apoplexy.	Pulmonary tuberculosis.	Pulmonary tuberculosis.	Chronic cardiac disease.	Epilepsy.	Exhaustion.	Cerebral apoplexy.	Valvular disease of heart.	20, 1907 Acute nephritis.
	of th.	Dec. 16, 1906	23, 1906	27, 1906	12, 1907	20, 1907	21, 1907	21, 1907	28, 1907	13, 1907	Feb. 14, 1907	16, 1907	23, 1907	13, 1907	Mar. 19, 1907	7061 '0
	Date of Death.	Dec. 1	Dec. 2	Dec. 2	Jan. 13	Jan. 2	Jan. 2	Jan. 2	Jan. 28	Feb. 18	eb. 14	Feb. 16	Feb. 28	Mar. 1	far. 1	Mar. 20
	Days.	29 I	2	18 I	29 J	18 J	19	8	14 J	9 H	25 F	22 F	4	13 N	19 N	8
Hospital Residence.	Months.	60	4	10	7	00	00	00	00	11	7	6	7	00	61	
Hes	Years.	1	50	12		23	53	11	63	50	00		11	-	-	
	Duration of Insanity Before Admission.	Five months.	Thirty-eight years	Two years	Four months	Twenty-four years	Six years	One year and one month	Three years	Eleven months	One month	Unknown	Seven months	Three months and fifteen days	Two years	Fourteen days
	Age.	56	73	75	22	42	61	89	35	52	33	53	34	61	99	17
	Sex.		Male	Male	Male	Female	Female	Male	Female	Male	Male	Male	Male	Female	Female	Female
	Number	3869	431	1571	3820	37	09	2527	3472	362	3108	694	1805	3925	3953	3972

TABLE No. 5-Continued.

	Cause of Death.	Valvular disease of heart.	Perforated gastric ulcer.	Labor pneumonia.	Cerebral apoplexy.	Diarrhœa.	Paresis.	Senile gangrene.	Pulmonary tuberculosis.	Valvular disease of heart.	Exhaustion of mania.	Paresis.	Paresis.	Chronic cardiac disease.	Pulmonary tuberculosis.	Paresis.	June 27, 1907 Chronic cardiac disease.
	Date of Death.	Mar. 21, 1907	Mar. 29, 1907	Mar. 30, 1907	April 16, 1907	April 19, 1907	April 27, 1907	May 5, 1907	May 10, 1907	May 12, 1907	May 23, 1907	May 28, 1907	May 29, 1907	June 3, 1907	June 11, 1907	June 26, 1907	June 27, 1907
at ce.	Days.	83	7	12	19	14	1	1	28	14	10	17	ю	4	53	19	9
Hospital Residence.	Months.	2	9	cg	rð	4	Ξ	t-	10	10	00	-	00	10	5	11	9
R	Years.	18	20		2	-		63	9	20	-	೧೦	1	1	4	-	62
	Duration of Insanity Before Admission.	Three months	Ten years	Five years	Ten years	Two years	One month and fourteen days	Fourteen days	Eight months	Fifteen years	Seven days	Three months	Two months	One year and four months	Unknown	One month and seven days	Twenty-five days
	Age.	64		89	69	92	36	59	523	89	88	41	44	70	200	47	89
	Sex.	Female	Female	Male	Female	Female	Male	Male	Female	Female	Female	Male	Male	Male	Male	Male	Male
	Number.	802	477	3930	3455	8913	8825	3461	2717	888	3960	3345	3772	3740	2970	3846	8213

Nephritis.	Chronic cardiac disease.	Chronic diarrhosa.	Parcsis.	Exhaustion of mania.	Pellagra.	Nephritis.	Chronic cardiac disease and nephritis.	Chronic cardiac disease.	Pulmonary tuberculosis.	Exhaustion from diarrhoea.	Chronic cardiac disease and cerebral degen-	eration. Paresis.	Pneumonia.	Meningitis.	Acute hepatitis.	Peritonitis.	Exhaustion of mania.	Facial erysipelas,	Epilepsy.	Suicide.	Gangrene of lungs.	Senility.
1907	5, 1907	15, 1907	15, 1907	7, 1907	30, 1907	4, 1907	7, 1907	1, 1907	3, 1907	24, 1907	31, 1907	5, 1907	9, 1907	, 1907	15, 1907	19, 1907	19, 1907	2, 1908	6, 1908	9, 1908	9, 1908	10, 1908
June 29, 1907	July 6	July 16	July 16	Aug.	Aug. 30	Sept.	Sept. 7	Oct. 1	Oct. 8	Oct. 24	Oct. 31	Nov.	Nov.	Nov. 10, 1907	Nov. 18	Dec. 19	Dec. 19	Jan.	Jan.	Jan.	Jan.	Jan. 10
15   J	17 J	2	4	29 A	80	14 8	29	16 C	1 0	25 C	25 C	7 7	28 P	4	63	7 I	21 I	19 J	10	15 J	6	8
-	00	63	-	-	03	ro	01	4	6	-	4		7	1	4	9	T	2	I	4	1	00
1	20	-	-	1			-	4	11	-	00	Н	1	1	-	10	i	1	-	1	-01	24
Five years	Five years	Three months	Three months	Six months	Twenty-one days	Unknown	Twenty-one days	Six months	Twenty-one days	Six months	Twelve years	Six days	Eight months	Two months	Nineteen days	Three years	Three years	Eight months	Twenty years	One month	Unknown	Eighteen years
40	69	80	46	42	96	99	200	40	44	69	45	12	41	23	11	44	77	19	27	25	42	92
Female	Male	Female	Male	Male	Female	Female	Male	Female	Male	Female	Male	Male	Female	Female	Male	Female	Male	Female	Male	Male	Male	Female
4008	416	4005	4036	4032	4020	3978	3830	3056	1892	4070	874	3910	3883	4104	2678	2144	4127	3819	4138	4057	3710	61

TABLE No. 5-Continued.

		Cause of Death.	Exhaustion from diarrhea.	Chronic cardiac disease.	Chronic cardiac disease.	Pulmonary tuberculosis.	Exhaustion of mania.	Pulmonary tuberculosis.	Pulmonary tuberculosis.	Pellagra.	Pulmonary tuberculosis.	Suicide.	Epilepsy.	Suicide.	Pulmonary tuberculosis.	Chronic cardiac disease.	Exhaustion of mania.	Meningitis.
-		th.	Jan. 14, 1908	23, 1908	88, 1908	9, 1908	18, 1908	20, 1908	14, 1908	17, 1908	5, 1908	1, 1908	1, 1908	8, 1908	15, 1908	15, 1908	17, 1908	24, 1908
		Date of Death.	Jan. 1	Jan. 2	Jan. 2	Feb.	Feb. 1	Feb. 2	Mar. 1	Mar. 1	April	April 11, 1908	April 21, 1908	April 28, 1908	May 1	May 1	May 1	May 2
	- ė	Days.		63	29	18	16	00	-	14	Ξ	22	56	15	9	4	23	6
	Hospital Residence.	Months.	4	9	00	н	1	1	-	1	2	10	11	10	1		10	-
	Re	Years.	10	00	21	4	00	2	2		00	-	19	-	7	19	į	
		Duration of Insanity Before Admission.	Seven months	Seven months	Two years	Unknown	Twenty-three years	One month	One year	Three months	Two years and six months	Two years	Six years	One month	One year and seven months	One year	Two months	Seven months
		Age.	92	20	69	54	81	35	63	40	34	22	52	22	54	51	53	28
		Sex.	Female	Female	Female	Male	Female	Male	Female	Female	Female	Male	Male	Male	Female	Female	Male	4200   Male
		Number.	2984	3400	377	3239	3524	3749	2743	4177	3403	920	669	4107	2645	856	4119	4200

Enteritis.	Pellagra.	Chronic cardiac disease and nephritis.	Exhaustion from diarrhosa.	Pulmonary tuberculosis.	Paresis.	Epilepsy.	Scuility and exhaustion.	Cancer of stomach.	Pulmonary tuberculosis.	Cardiac disease.	Exhaustion of melancholia.	Pulmonary tuberculosis.	Pulmonary tuberculosis.	Exhaustion.	Hepatic cirrhosis.	Paresis.	Cirrhosis of liver and interstitial nephritia.	Acute meningitis.
June 17, 1908	24, 1908	28, 1908	June 30, 1908	26. 1908	Aug. 19, 1908	23, 1908	29, 1908	9, 1908	Sept. 13, 1908	29, 1908	1, 1908	14, 1908	22, 1908	26, 1908	3, 1908	8, 1908	6, 1908	27, 1908
e 17.	e 24	e 28	e 30		5. 19	3. 23	5. 29	t. 9	t. 13	t. 29								
Jun	June	June	Jun	July	Aug	Aug.	Aug.	Sept.	Sep	Sept.	Oct.	Oct.	Oct.	Oct.	Nov.	Nov.	Nov.	Nov.
63	12	5-	11	10	6	10	24	-	63	56	19	1	10	18	14	00	53	11
11	9	6	œ	11	9	6		10	00		00	i	4	4	1	4		1
00	i	п		9		2	-	18	1	00	63	ro	00	-	4	-		
Twenty-one days	Two months	Thirty years	One month	Nine years	Four years	Four years	Two years	Unknown	One month	One month	Six months	Nine months and twenty days	Six months	Two months	Nine years	Six months	Six months	Four months
36	39	62	09	30	41	47	72	62	23	69	49	53	33	22	22	88	99	21
Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female	Male	Female	Male	Female	Male	Male	Male	Male
3389	4136	3894	4095	2812	4182	2962	4264	919	3941	2693	3834	3199	2992	4224	3450	4239	4303	4314

#### TABLE No. 6.

Showing the Occupations of Those Admitted During the Period of Two Years

Ending November 30, 1908,

Bookkeeper	1
Bricklayer	1
Carpenter	4
Clergymen	7
Clerk	7
Clerk superior court and surveyor	1
Contractor	1
Contractor's wife	1
Domestic	17
Druggist	1
Engineer's daughter	1
Factory operative	17
Farmer	89
Farmer and ball player	1
Farmer and clergyman	1
Farmer and hotelist	1
Farmer and mechanic	1
Farmer and merchant	1
Farmer and sawmill operator	1
Farmer's daughter	7
Farmer's widow	3
Farmer's wife	15
Fireman	1
Furniture worker	1
Housekeeper	84
Housewife	67
Iron moulder	1
Laborer	22
Laborer's wife	1
Locomotive fireman	1
Lumberman	1
Machinist	1
Mattress maker	1
Mechanic	. 3
Merchant	6

#### TABLE No. 6-Continued.

None	39
Painter	1
Plasterer	1
Physician	2
Postmaster	1
President brick company	1
Printer	1
Railroad conductor	1
Railway mail clerk	1
Salesman	1
Student	- 6
Teacher	1
Telephone operator	1
Tinner	1
Tobacco buyer	1
Trained nurse	1

#### TABLE No. 7.

Showing Civil Condition of Those Admitted During the Period of Two Years
Ending November 30, 1908.

	Male.	Female.	Total.
Married	96	135	231
Single	69	83	152
Widowed	6	32	38
Divorced	2		2
Total	173	250	423

# STEWARD'S REPORT.

#### RECEIPTS AND DISBURSEMENTS.

FROM DECEMBER 1, 1906, TO DECEMBER 1, 1908.

Dr.	1907.	
Balance unexpended of 1906 appropriation	\$ 3.77	
Appropriation for support, Chapter 262, Laws 1907	145,000.00	
		\$ 145,003.77
Cr.		
By vouchers' approved and paid, expenditures for:		
December, 1906	12, 146. 60	
January, 1907	15,089.79	
February, 1907	13,748.81	
Total first quarter		40,985.20
March, 1907	13,558.50	
April, 1907	10, 246. 92	
May, 1907	14, 167. 82	
Total second quarter		37, 973. 24
June, 1907	13,357.30	
July, 1907	17,098.41	
August, 1907	10,022.27	
Total third quarter		40, 477, 98
September, 1907	7,867.32	
October, 1907	4, 147. 63	
November, 1907	13,542.44	
Total fourth quarter		25,557.39
Total vouchers issued, 1907		144, 993, 81
Balance unexpended		9.96
		145,003,77

Dec

#### RECEIPTS AND DISBURSEMENTS.

FROM DECEMBER 1, 1907, TO NOVEMBER 30, 1908.

	Dr.	1908.	
2. 1.	To balance unexpended, 1907	\$ 9.96	
	Appropriation for support, Chapter 262, Laws 1907	145,000.00	
			\$ 145,009.96
	CR.		
	By vouchers issued for:		
	December, 1907	12,479.73	
	January, 1908	24,380.07	
	February, 1908	12,128.07	
	Total first quarter		48,987.87
	March, 1908	13,310.80	
	April, 1908	10,603.47	
	May, 1908	11,644.47	
	Total second quarter		35, 558.74
	June, 1908	13,057.78	
	July, 1908	10,279.19	
	August, 1908	16,091.04	
	Total third quarter		39,428.01
	September, 1908	13,450.55	
	October, 1908	11,548.56	
	November, 1908	16,035.46	
	Total fourth quarter		41,034.57
			165, 009. 19

# CLASSIFIED EXPENDITURES.

#### FROM DECEMBER 1, 1906, TO DECEMBER 1, 1908.

		1907.	1908.
1	Salaries	\$ 10,223.61	\$ 7,739.92
2	Wages	42,072.98	43,386.18
3	Transient labor	5,042.07	2,763.71
4	Directors' expenses	131.90	327.18
5	Traveling expenses	746.10	118.10
6	Improvements and repairs	8,082,41	2,278.65
7	Ministerial services	179.11	208.31
8	Amusement	123.60	186.00
9	Bacon	7,763.25	11,641.35
10	Beef	5,823.85	9,390.57
11	Mutton	5.63	112.28
12	Pork	16.23	159.37
13	Hams	552.82	1,010.47
14	Poultry	908.75	638.63
15	Fish and sausage	283.60	336.00
16	Lard	33.00	
17	Butter	3,982,98	5,210.10
18	Eggs	1,534.96	1,059.30
19	Cheese, confections and crackers	424.48	1,028.90
20	Coffee	1,697.21	1,307.14
21	Tea	17.87	182.43
22	Salt	123.00	214.50
23	Rice	232.37	363.98
24	Spices and vinegar	123.96	197.20
25	Flour	6,712.08	9,371.53
26	Meal	1,529.81	1,660.71
27	Hominy	246.92	244.17
28	Baking powders	399.01	723.60
29	Molasses and syrup	1,124.48	1,140.72
30	Sugar	2, 259, 75	2,992.95
31	Fruit	1,416.07	540.09
32	Vegetables	1,393.07	2,110.49
33	Tobacco	896.16	1,590.81
34	Soap	326. 19	103.70
35	Starch and bluing	161.82	200.91

# CLASSIFIED EXPENDITURES-Continued.

-			_
		1907.	1908.
36	Gasolene, candles and matches	\$ 70.	86 \$ 190.18
37	Hats	491.	19 374.02
38	Dry goods and clothing	5,583.	97 14,859.39
39	Shoes, leather and findings	1,554,	1,671,94
40	Books, stationery and stamps	800.	13 696.59
41	Furniture and bedding	1,166.	11 354.51
42	Carpet and matting	75.	52
43	Queensware and woodenware	578.	872,49
44	Hardware	784.	33 777.88
45	Glass and putty	99.	77 168,14
46	Paints and oil	1,594.	13 1,492.26
47	Drugs	1,394.	1,083.73
48	Seed and plants	626.	9 391.91
49	Fertilizer	520.	80 1,950.03
50	Corn, oats and bran	4,288.	4,763:33
51	Forage	1,008.	1,556.90
52	Live stock	45.	00
53	Wagons and carriages		295.00
54	Harness		76.00
55	Tools and implements		66.00
56	Blacksmith	427.	55 224.33
57	Freight, express and telegrams	11,731.:	29 15, 285. 12
58	Coal	4,364.	5,450.52
59	Wood	420.	1,010.56
60	Sundries	672-	52 868.46
	Total	144,993.	165,009.19
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# REPORT OF SPECIAL FUND.

FROM DECEMBER 1, 1906, TO DECEMBER 1, 1908.

	Dr.	1907.	1908.
Dec. 1. To	balance on hand	\$ 68.57	\$ 623.
То	amounts received from:		
	Support account	4,055.40	4, 468.
	Fines	9.46	11.
	County claims	87. 80	33.
	Drug store	60.00	80.
	Shoe shop	23.85	31.
	Carpenter shop	33, 42	105.
	Steamhouse	282.77	143.
	Greenhouse	109.25	1195
	Farms and garden	265.00	69.
	Cattle	53.00	130.
	Hides	1,047.21	886.
	Barrels and sacks	92.60	80.
	Storerooms	140.66	155.
	Sales of sundries	657.05	730.
	Supplies officers' families	366.04	
		7,352.08	7,669.
	Cr.		
В	v vouchers approved and paid:		
	For Amusement hall	1,574.21	
	Fire department	146.00	
	M. D. Brittain land	4,885,20	
	Transportation patients		
	County claims	24.85	79.
	Recapturing escaped patients	85.80	27.
	Refund for hide sold		2.
	Refunded for board paid in advance	12.50	
	>	6,728.56	109.
Nov. 30. To 1	balance	623.52	7,559.8
		7, 352, 08	7,669.7

#### REPORT OF FARM AND GARDEN.

#### FROM DECEMBER 1, 1906, TO DECEMBER 1, 1908.

The state of the s	1907.	1908.
Ensilage, tons	270	270
Green feed, tons	464	828
Corn stover, tons	135	50
Hay, tons	1541/2	224
Corn, bushels	113	667
Onions, bushels	638	148
Snap beans, bushels	1,489	1,622
Seed beans, bushels	9	18
Seed peas, bushels	11/4	
Tomatoes, bushels	738	540
Roasting-ears, bushels	664	458
Lettuce, bushels	165	160
Beets, bushels	31	292
Green peas, bushels	84	158
Lima beans, bushels	27	611/2
Turnips, bushels	92	249
Turnip greens, bushels	482	249
Apples, bushels	161	1,750
Okra, bushels	361/2	17
Pepper, bushels	20	40
Squash, bushels	103	176
Cucumbers, bushels	311/2	31
Potatoes, Irish, bushels	3,401	1,739
Potatoes, sweet, bushels	960	2,251
Clay peas, bushels	45	
Beans, dry and shelled, bushels		47
Peanuts, bushels	75	75
Tobacco, pounda		800
Cabbage, heads	21, 250	16,549
Asparagus, dozen	772	1,165
Onions, green, dozen	4,350	4, 157
Radishes, dozen	2,415	3,734
Oyster plants, dozen		400
Egg plants, dozen	30	216
Celery, bunches	1,842	5,892

# REPORT OF FARM AND GARDEN-Continued.

Strawberries, gallons	1907. 735	1908.
		1.292
Plums gallons		11606
Tumo, ganono		26
Dewberries, gallons	17	
Raspberries, gallons	5	
Horseradish, pints	67	58
Grapes, pounds	2,004	3, 168
Melons, pounds	50,000	57,171
Pumpkins, pounds		225
Pork, pounds	42,589	18,685
Chickens, pounds	1,025	612
Curkeys, pounds	913	368
Ducks, pounds	195	162
Geese, number	8	24
Butter, pounds	24	
Honey, pounds	219	30
Eggs, dozen	3,157	1,750
filk, gallons	46,214	43, 408
Blade fodder		1,000

#### REPORT OF SHOE SHOP.

#### FROM DECEMBER 1, 1906, TO DECEMBER 1, 1908.

	1907.	1908.
Pairs shoes made		10
Pairs shoes mended	3,595	5, 456
Pairs slippers made	517	304
Pairs slippers mended	1,524	1,039
Pairs suspenders mended	438	1,150
Pieces harness mended	218	372
Making of cart tops	7	
Razors ground	811	805

#### HOUSEKEEPER'S REPORT.

#### FROM DECEMBER 1, 1907, TO DECEMBER 1, 1908.

Blackberries, canned, gal.	505
Peaches, canned, gal.	155
Tomatoes, canned, gal.	303
Whortleberries, canned, gal.	51/2
Blackberry jam, gal.	22
Strawberry preserves, gal.	4
Peach preserves, gal.	1
Pear preserves, gal.	1/2
Blackberry jelly, gal	61/2
Damson jelly, gal.	11/2
Strawberry jelly, gal,	1
Apple jelly, gal.	3
Dewberry jelly, gal	2
Sweet pickle peaches, gal.	31/2
Sweet pickle tomatoes, gal	100
Sweet pickle peppers, gal.	55
Tomato catsup, gal.	50
Chow-chow, gal	691/2
Liver mush, lbs.	2,866
Sausage, lbs.	1,617
Lard, lbs	1,437
Butter, lbs	3,6281/2
Soap, gal.	8,645

# MATRON'S REPORT.

Work Done in Sewing Room and Wards from December, 1907, to December, 1908.

	Number Made,	Number Mended.
Coats	192	796
Vests	12	374
Pants	594	1,670
Drawers	546	1,114
Shirts	702	1,131
Dressesstrong	13	
Shirts-strong	10	
Aprons	1,496	148
Dresses	2,124	841
Chemise	536	269
Gowns	206	116
Skirts	262	117
Skirts, bodied	702	
Drawers	324	329
Underbodies	30	
Shirtwaists	177	
Sacques	36	
Bonnets	25	
Towels	1,672	
Towels, cup	512	
Spreads	2	35
Sheets	1,642	36
Sheets, gum	55	49
Pillowcases	1,401	
Pillows	69	
Cotton beds	200	875
Quilts	2	
Blankets		67
Clothes sacks	372	86
Curtains	208	
Table cloths	113	
Table napkins	517	
Socks	142	1,066

#### MATRON'S REPORT-Continued.

	Number Made.	Number Mended.
Stockings		
Uprights	22	
Mop cloths	568	
Table covers	66	
Mattresses		
Cushions	49	
Flannel skirts	9	
Capes	25	
Shrouds	19	
Collars and ties	6	
Sleeved aprons	34	
Bath robes	6	
Window shades	22	
Kitchen caps	48	
Hats lined	399	
Bureau scarfs	27	
Awnings	4	
Screen covers	3	
Comforts	5	
Mattresses	400	
Drawn mats	110	
Drawn scarfs	214	
Slippers	3	
Baskets	20	



# REPORTS

OF THE

# SUPERINTENDENT, WARDEN AND OTHER OFFICIALS

OF

# THE STATE'S PRISON

RALEIGH, N. C.

FOR THE YEARS 1907-1908

RALEIGH
E. M. Uzzell & Co., State Printers and Binders
1909

# THE STATE'S PRISON DIRECTORS.

W. I. EVERETT	Richmond County.
R. H. Speight	Edgecombe County.
J. P. Kerr	Buncombe County.
S. H. HEARNE	Stanly County.
J. S. Mann, Superintendent	Hyde County.
J. S. Mann, Superintendent	

#### IN MEMORIAM.

Whereas it has pleased Almighty God to remove from among men our friend and coworker, William E. Crosland, whose death occurred on July 23, 1908; therefore, be it

Resolved, That the loss of Mr. Crosland comes as a personal grief to each member of this Board, upon which he has served so long and so efficiently; and the suddenness of his death reminds us most forcibly of the uncertainty of all things mortal.

Resolved, That as a member of the Board Mr. Crosland brought to the discharge of his duties the same conscientious fidelity that has always characterized his actions with reference to his private business. He was perhaps the largest individual farmer in North Carolina, and his personal affairs called constantly for much time and thought, yet such were his ideas of duty as a public official that he never felt that he had the right to miss a meeting of the Board, and during his seven years of service to the State as a director of the Prison he rarely failed in attendance upon the monthly meetings. To the family he leaves the heritage of a simple, carnest Christian life, without a stain upon it, and to the State he bequeathed a model for the public service worthy of all emulation.

Resolved, That these resolutions be spread upon the minutes of the Board, and that a copy be forwarded to the family of our deceased friend.

J. G. HACKETT,
S. H. HEARNE,
JNO. P. KERR,
W. I. EVERETT,
R. H. SPEIGHT,
Directors.
J. S. MANN,
Superintendent.
T. M. ARRINGTON,
Clerk

# REPORT OF DIRECTORS.

RALEIGH, N. C., January 1, 1909.

To His Excellency, GOVERNOR R. B. GLENN.

Six:—We have the honor to submit herewith the financial report of the State's Prison and of the Hospital for the Dangerous Insane for the years 1907 and 1908, embracing the report of Hon. J. S. Mann, Superintendent; John M. Fleming, Warden, and Dr. James R. Rogers, Physician in charge.

These reports and the recommendations contained therein have all been carefully considered and approved by this Board, and are respectfully commended to your serious consideration.

Respectfully,

J. G. HACKETT, Chairman.

R. H. SPEIGHT, S. H. HEARNE, JNO. P. KERR, W. I. EVERETT.

## REPORT OF SUPERINTENDENT.

RALEIGH, N. C., January 1, 1909.

To the Honorable Board of Directors of the State's Prison:

I beg to submit to you my fourth biennial report as Superintendent of the State's Prison.

On yesterday (December 31st) we paid every outstanding obligation of the Prison, and at the close of the day had on hand \$141,356.70 in cash and \$13,319.23 in solvent credits not due, and in farm products, unsold but valued at current market prices, and other cash assets, making a total balance of \$154,675.93.

In 1906 we paid \$6,584.07 for paving the walks of Capitol Square. In 1907 we paid to the general fund of the Treasury \$175,000, and during 1907 and 1908 we have paid for the support of the Hospital for the Dangerous Insane \$9,200, making a total previously paid from the earnings of the Prison to the use of the State of \$190,784.07. This, added to the balance on hand December 31, 1908, would make the sum \$345,460. Deducting from this \$20,615.11, which was the net balance received from the management of the Prison under Governor Russell's administration, and we have left \$324,844.89, which represents the surplus of earnings over expenditures under the present management during the last eight years, embracing the administrations of Governor Avecck and Governor Glenu.

The General Assembly of 1907 enacted three laws affecting the revenues of the State's Prison.

Chapter 152, Public Laws, directs the Board of Prison Directors to deposit with the State Treasurer, on or before January 1, 1909, a sum sufficient to pay what are known as "Prison bonds" and which amount to \$170,000.

Chapter 262, section 6, Public Laws, appropriates \$5,000 per annum for the support and maintenance of the Hospital

for the Dangerous Insane, and directs the same to be paid out of the State's Prison funds—a total appropriation for the two years of \$10,000.

Chapter 896, Public Laws, directs the Board of Prison Directors to pay to the State Treasurer \$175,000 for the use of the general fund of the State.

On April 3, 1907, the Board of Prison Directors, upon the written request of the State Treasurer, paid into his hands \$104,600 North Carolina 4 per cent. bonds and \$70,400 in cash for the use of the general fund of the State, in full compliance with chapter 896.

Since April 1, 1906, up to January 1, 1909, we have entirely maintained and supported the Hospital for the Dangerous Insane out of the earnings of the Prison, and have expended for this purpose the sum of \$9,200. We have therefore complied in full with chapter 262, section 6.

This was a financial burden never before imposed upon the Prison; but, on the contrary, the policy of the State seems to have been to keep the Hospital for the Dangerous Insane as an institution entirely separate and distinct from the State's Prison, although physically connected with it.

In September, 1908, the State Treasurer requested the Superintendent of the Prison to give him as early information as possible as to the amount the Prison would be able to pay on the "Prison bonds," as directed by chapter 152 of the Public Laws. At their regular meeting in October the Board of Directors instructed the Superintendent to mail the following letter to the Assistant Attorney-General for his advice:

Raleigh, N. C., October 1, 1908.

HON. HAYDEN CLEMENT,

Assistant Attorney-General, Raleigh, N. C.

Dear Sir:—The General Assembly of 1907 passed an act authorizing and directing the Board of Prison Directors to deposit with the State Treasurer, on or before the first day of January, 1909, a sum sufficient to pay what are known as "Prison bonds." (See chapter 152, page 164, Public Laws 1907.)

There are now \$170,000 of these bonds outstanding and due January 1, 1909.

The General Assembly of 1907 also passed an act authorizing and directing the Board of Prison Directors to pay to the State Treasurer \$175,000 out of its earnings for use of the general fund of the State. (See chapter \$96, page 1288, Public Laws 1907.)

The Board of Prison Directors, on April 3, 1907, complied in full with chapter 896 and paid the State Treasurer the \$175,000 for the

general fund, as directed.

At this time we think the Prison will have on hand on January 1, 1900, in cash, farm products and other cash assets, about \$150,000, more or less. These assets, except a part of the farm products, can be paid to the State Treasurer on January 1, 1909, to be applied to the payment of the Prison bonds, as directed by chapter 152 of Public Laws of 1907, but there will not be a sufficient amount to pay the bonds in full, and nothing will be left for the maintenance and support of the Prison after January 1, 1909. The General Assembly, however, will again convene during that month, and could, of course, provide for the future maintenance of the institution.

The Board of Directors respectfully ask your legal opinion as to their official duty, under the statutes referred to. The statutes seem mandatory and unconditional. Can the Directors, therefore, exercise any discretion and retain a part of the Prison funds on hand January 1, 1900, for the future support and maintenance of the Prison, or are they required to pay all such funds as may be on hand at that time to the State Treasurer, to be applied as far as they will go to the settlement of the Prison bonds, and look to the next General Assembly for the future maintenance of the institution?

Thanking you for an early reply, 1 am,

Yours very truly,

J. S. Mann, Superintendent.

By order of the Board of State's Prison Directors,

On October 20th the following letter in reply was received from the Attorney-General's Department:

Raleigh, N. C., October 19, 1908.

HON. J. S. MANN.

Superintendent State's Prison, Raleigh, N. C.

DEAR SIR:—Your Board of Directors requests my opinion upon the following statement of facts, to-wit:

"The General Assembly of 1907 passed an act authorizing and directing the Board of Prison Directors to deposit with the State Treasurer, on or before the first day of January, 1909, a sum sufficient to pay what are known as 'Prison bonds.' (See chapter 152, page 164, Public Laws 1907.)

"There are now \$170,000 of these bonds outstanding and due January 1, 1909.

"The General Assembly of 1907 also passed an act authorizing and directing the Board of Prison Directors to pay to the State Treasurer \$175,000 out of its earnings for use of the general fund of the State, (See chapter \$96, page 1288, Public Laws 1907.)

"The Board of Prison Directors, on April 3, 1907, complied in full with chapter 896 and paid the State Treasurer the \$175,000 for the general fund, as directed.

"At this time we think the Prison will have on hand on January 1, 1909, in cash, farm products and other cash assets, about \$150,000, more or less. These assets, except a part of the farm products, can be paid to the State Treasurer on January 1, 1909, to be applied to the payment of the Prison bonds, as directed by chapter 152 of the Public Laws of 1907, but there will not be a sufficient amount to pay the bonds in full, and there will be nothing left for the maintenance and support of the Prison after January 1, 1909."

I have given this matter the careful examination and consideration that a matter of such grave importance demands, and am clearly of the opinion that you should pay over as much money as you have ou hand on January 1, 1909, to the payment of the Prison bonds. two acts seem to have been drawn hastily and without due consideration, but they are, as you suggest, mandatory and directory. It leaves uothing in the discretion of your Board, but confers a positive duty on you to pay over the money or as much thereof as possible. The act should, of course, have stated that you pay the Prison bonds and, after retaining enough for running expenses, cover the balauce in the State Treasury for the general fund. But this is a mistake of the Legislature, with which we have nothing to do, and I think it is our duty to follow the law as laid down, so that we will not be criticised. It is indeed fortunate that the General Assembly meets so soon after this mouey is paid over, and I know we will have no difficulty in having an amount appropriated by them sufficient for running expenses of the State's Prison. Very sincerely yours,

> HAYDEN CLEMENT, Assistant Attorney-General.

On December 3d the Board of Prison Directors asked a conference with the Governor, and laid before him all the facts and fully explained to him the embarrassing condition of the Prison. The Governor called together the Council of State and, after the most careful and thorough consideration of the matter, formally advised the Board of Directors not to comply with chapter 152, Public Laws 1907, for two reasons, viz.:

1. That to do so would require every dollar of the Prison

funds and leave the institution helpless and a burden upon the State, and even then it could not pay the entire amount of the "Prison bonds."

2. That it was his opinion and the opinion of the Council of State that the Legislature did not intend to deal with the earnings of the Prison in such manner as to require an appropriation for its future support.

The Board of Directors earnestly desired to accept the advice of the Governor and his Council of State, and felt that in doing so they would best serve the interest of this institution and the State. At the same time they did not feel that they could conscientiously disregard and ignore a plain mandate of the Legislature. They have therefore to-day issued a voucher for \$141,356.70, which represents the total eash balance belonging to the Prison, and have handed same to the Treasurer, as directed by chapter 152 of the Public Laws. But they have requested the State Treasurer, and he has consented, to hold this youcher and not use it or any portion of it in the payment of the "Prison bonds" until after the Legislature of 1909 shall have convened, in order that it may, if it so desires, pass an aet authorizing him to return the voucher to the Board of Directors and not require the expenditure of the Prison earnings in payment of the bonds. If the Legislature shall take this course the Prison will have ample funds for its future maintenance; but if the Treasurer is required to use the voncher as a payment on the bonds, there will remain in the hands of the directors only \$13,319.23 of assets, and serions embarrassment may result.

#### PHYSICAL CONDITION.

The physical condition of the institution is entirely satisfactory. The buildings and furniture are in good repair. The supply of drinking water from the new well, 752 feet deep, recently drilled and equipped, at a cost of \$5,000, is abundant and excellent. The buildings and grounds are in sanitary order. The general health for the past two years

has been good and the death rate low. There has been no disorder, but on the contrary the inmates have been obedient to authority and respectful in demeanor—a result, I believe, of firm but kind treatment and a liberal provision of the necessaries of life.

Brickmaking was discontinued in midsummer, for the reason that there was but little demand for brick, and I found it convenient and more profitable to use the labor in other work. The brick plant is in good order, and we have on the yard at least 800 cords of dry wood for future use. Arrangements have been made to resume work in the early spring.

#### THE STATE FARM.

The farm has not yielded as well as usual for the last two years. Heavy rains and river floods were very destructive to the growing crops during both seasons, but particularly so in 1908. The damage by the river in August last, by careful estimate, amounted to at least \$25,000. Almost the entire corn crop was destroyed, as was also the crop of field peas. Portions of both the cotton and peanut crops, too, were utterly ruined.

We have employed about 300 prisoners, as usual, in cultivating the farm. Many of these, however, are not robust, either on account of age or other physical infirmities, and, while capable of doing various kinds of farm labor, could not be profitably used in other work.

New and comfortable dwellings have been built, at a cost of \$3,600, and are now occupied by the supervisors and their families. These add much, not only to the value, but to the attractiveness of the farm. Other buildings have been kept in repair, and all are in good condition.

#### CONTRACTS.

We have found from experience that there are usually about 300 prisoners available for contract work, and have endeavored to keep that number thus employed.

For nearly a year and a half we have had a camp of seventy-five men in Surry County at work upon the Elkin and Alleghany Railroad, and seventy-five in Hyde and Beaufort counties at work upon the Mattamuskeet Railroad. The State is interested as a stockholder in both of these enterprises and pays to the Prison the regular contract price for its labor.

For several years we have had a contract for 150 men with Messrs. Wade & Morrison, who were engaged upon work for the Atlantic Coast Line Railroad, but this expired on yesterday (December 31st) and has not been renewed. I have, however, made two new contracts for seventy-five men each and extending until May 1, 1909—one with the Atlantic Improvement Company, of Fayetteville; the other with the Navassa Guano Company, of Selma. Since September, 1906, the contract price for Prison labor has been \$1.50 per day for each man. This price remains unchanged in the new contracts.

### COUNTY CHAIN GANGS.

In our desire for internal improvements in North Carolina, and especially for good roads, we seem to have lost sight of the fact that crimes are committed, not against the county, but against the State. The convicted criminal is the property of the State and not of any county. It is the duty of the State not only to protect the law-abiding by depriving the criminal of his liberty and punishing him for his crime, but it is also the sacred duty of the State to protect the criminal from cruclty, abuse and inhuman treatment, and to provide in a proper manner for his welfare and maintenance.

Under special acts of the Legislature about forty counties in North Carolina have organized what are known as chain gangs and use them in the construction and improvement of their public roads and highways. From the report of the Board of Public Charities it will be found that there are more than 1,200 prisoners in these chain gangs serving seutence for crime. The State has granted to the counties abso-

lutely and unconditionally the full management and control of these prisoners, and has endeavored to surrender its responsibility for them, not even reserving a supervisory or inspectionary authority. Without the least concert with one another, each county is in supreme control of its own gang, prescribes its own rules of discipline, of clothing, of feeding, of guarding, of quartering and of working. Consequently, in addition to what is known as the State's Prison, North Carolina has forty wholly independent State prisons, under forty separate and distinct managements, with forty different and distinct sets of rules and regulations, and over which there is absolutely no State supervision and inspection. The hospital facilities, at least, of all these many prisons are inadequate and defective, for in none of the counties is there a place, except the jail or workhouse quarters, where the sick or the enfeebled or the demented can be cared for and cured. I have been informed, but cannot substantiate the statement, that the average life of a road convict is less than five years. All prisoners are at least human beings, very many are intelligent, and some are possessed of refined sensibilities. A large proportion of them are capable certainly of serving their sentences and afterwards of becoming useful citizens. None are mere working machines which the State should condemn to unremitting toil and unendurable hardships, only to be worn out and buried within a few months or, at most, in a few years. The law evidently intends the punishment to fit the crime, and that persons convicted of felony and given long terms shall be sent to the State's Prison, while those convicted of less serious offenses, especially misdemeanors, shall be given shorter terms and lighter work upon the roads. And vet, under existing conditions, it is strangely true that harsher and more vigorous punishment is inflicted upon the petty offender than upon him who commits the more serious crime.

The present chain-gang policy of our State—it is in no sense a system—cannot be successfully defended, and ought to be at once discontinued. The civilization of our age de-

mands it. I believe it to be in every respect as defective and as full of possibilities for wrongdoing, cruelty and inhumanity as was the old convict-lease system, now long since abolished. I do not mean to charge that acts of cruelty and brutality have been actually committed in any county, nor that the prisoners of any county have suffered from overwork and neglect, but I do mean that the possibility for such things has existed and does exist, and, if the present policy is continued, I feel it will be only a matter of time when it will bring upon our State deserved criticism and an unenviable notoricty. The State cannot surrender nor evade responsibility for those whom it has fettered for crime.

Every person in North Carolina under conviction and serving a term of imprisonment for crime should be under the direct, immediate and exclusive care, management and control of the State.

They should all be subject to the same identical prison rules and discipline.

They should all be comfortably clothed, and all of the same degree of crime should wear the regulation uniform.

They should all be given the same quality and a sufficient quantity of wholesome food, properly prepared.

Prompt medical attention and adequate hospital facilities should be provided for the sick and those who during their term have become worn and debilitated or demented.

The necessity for building and improving public highways and of obtaining labor for this purpose at a minimum cost was responsible for the original formation of the county chain gangs. Much progress has been made in road building since then, and good roads are now recognized as perhaps the best agency for local and State development. I believe the State can use its convict labor to no better advantage than in constructing permanent public highways in the most scientific and thorough manner, but always under the management and control of the State and not of the county. I therefore respectfully submit for your consideration the following recom-

mendations, with the request that, if they meet with your approval, you will transmit them to the Governor and ask his endorsement of them to the General Assembly:

That all chain gangs in North Carolina be totally abolished.
That all persons convicted of felony, less than capital, be committed direct to the State's Prison.

That all persons convicted of misdemeanors and sentenced to terms of imprisonment be committed either to the State farm or to the nearest misdemeanor eamp.

That all persons committed to jail to await trial, except those charged with capital felony, be given the privilege, with the consent of the State authorities, to join the nearest established misdemeanor camp as a member and subject to the rules and discipline thereof until the time of trial, and, if convicted, the sentence given to be shortened by the length of service before conviction, and, if acquitted, to be paid by the State authorities the same wages per day for the service rendered before trial that is being received for misdemeanor prisoners, less the cost of transportation.

That all persons serving sentences for crime, whether felony or misdemeanor, shall be under the management, direction and control of the Board of State Prison Directors as fully and completely and exclusively as the State Prison now is.

That the said Board of Directors shall have full authority to transfer misdemeanor prisoners from one point in the State to the State farm or to any other point, in their discretion, either for work or for hospital attention, but shall not be authorized to mingle together persons convicted of felony and those convicted of misdemeanors, either at the farm, in eamps or upon any kind of work.

That all misdemeanor prisoners be required to wear an adopted uniform, but not the regulation convict stripes.

That a competent civil engineer be employed by the State and paid an annual salary, whose duty it shall be to lay out in a proper and scientific manner any public road or highway in the State which is proposed to be constructed or improved with convict labor. That any county in the State that desires to use convict labor in the construction or improvement of its highways shall apply first to the State Engineer to lay out and make plans for said work or to approve plans already made.

That the said county shall then apply to the Board of State Prison Directors for the number of convicts desired for the work, this number in no case to be less than fifty.

That the Board of Directors, as soon as possible after the receipt of the application and the approval of the State Engineer, shall furnish the labor requested and proceed to construct or improve the highway, under the direction of the State Engineer.

That all applications from counties for convict labor shall be honored in turn according to the date of their receipt, except that no county may use at any time more than 100 if an application from another county is pending and no labor is available for it.

That counties using convict labor shall pay to the State therefor the sum of \$1 per day for each laborer, shall pay all transportation charges one way, shall furnish quarters, to be approved by the Board of Prison Directors, for prisoners and employees; shall also furnish pure drinking water and necessary firewood for eamp use, and shall furnish overseers to direct the work. All other expenses of every kind whatever shall be borne by the Board of Prison Directors.

#### THE HOSPITAL FOR THE DANGEROUS INSANE,

This hospital is located in the west wing of the State's Prison, with wards and equipments for the accommodation of fifty patients. It was incorporated by the Legislature of 1901 and placed under the management and control of the Board of State's Prison Directors. (See chapter 755, Public Laws 1901.) The act of incorporation endeavored to entirely separate the hospital from the Prison, and yet to locate it within the Prison walls and within the Prison building itself and under the management of the Prison Directors.

Section 1 of the act provides "That the Hospital for the Dangerous Insane is hereby created a corporation, * * * and shall be under the direction and management of the Board of Directors of the State's Prison. * * * The said hospital shall be located in the wards of the State's Prison, where the dangerous insane are now cared for." * * *

Section 3 provides: "It shall be the duty of the board of directors of said corporation, as soon as practicable, by partitions, walls and otherwise, to fully and completely separate the said hospital from said Prison, and they shall change the same so as to conform to the purpose of a hospital for the insane; * * * and the said hospital shall not be a part of the State's Prison, but shall be the State Hospital for the Dangerous Insane."

An appropriation from the State Treasury was made for the maintenance of the hospital and another for the improvements, while no appropriation was made or needed for the State Prison. The Board of Prison Directors have earnestly striven to carry out the wishes of the Legislature as manifested in the law, and to keep the institutions as separate as the conditions would permit.

In my report dated January 1, 1905, I said: "The capacity of the institution is fifty, but there are now fifty-four inmates. In consequence of this overcrowded condition we are compelled each night to lock four patients in Prison cells, thus violating the spirit if not the letter of the law."

In my report dated January 1, 1907, I said: "The department is intended and built to accommodate fifty people, while the average number cared for during the year has been fifty-three. This crowded condition has necessitated the confinement of three each night in cells of the Prison."

It becomes my duty now to report that during the past year the average number of patients has been sixty-one, and of this number we have been compelled to confine thirteen each night in Prison cells, The Legislature of 1907 still further obliterated the line of division between the institutions by requiring the Prison, out of its earnings, to maintain the hospital, instead of making an appropriation from the Treasury for its support, as in the case of other State insane hospitals.

Eight years of experience in the service of the Prison have but strengthened my conviction that it was a mistake to make this hospital in fact a department of the Prison. The humanity of our law will not permit an insane person to be convicted of crime. Neither will it permit an insane person to be punished for committing an act which would be a crime if committed by a sane person. I am therefore unable to see either logic or humanity in the law which authorizes or permits confinement in the State's Prison, and actually in felons' cells, of persons who have been formally declared by the courts themselves to be insane and irresponsible for their acts. I believe this hospital ought to be separated in fact from the Prison and made an independent institution, or else connected with other insane hospitals and its inmates given the same considerate care, attention and treatment that the State's other unfortunates of the same class receive.

The Hospital for the Dangerous Insane must receive and treat patients of both races and both sexes. This requires the maintenance of four separate departments and the utmost vigilance and care on the part of the management and attendants to prevent wrongdoing and scandal.

The cost of maintaining the institution during the past fiscal year has been \$5,768.36.

I am glad to be able to report the department in good physical condition. The inmates have been well cared for and provided with the necessaries of life. The general health has been good and no serious trouble of any kind has occurred.

If the hospital is to remain as at present located, and the management expected to receive all who may be committed to its care, even if necessary to consign them to cells for safe-

keeping, then it will be necessary to ask for an appropriatio of \$7,500 per annum instead of \$5,000, as heretofore. Bu an appropriation of \$5,000 per annum will be sufficient for the support of the institution up to its capacity.

Respectfully submitted,

J. S. MANN, Superintendent.

## REPORT OF WARDEN.

Raleigh, N. C., December 31, 1908.

Hon. J. S. Mann, Superintendent.

Sir:—As Warden of the State's Prison, I have the honor to submit the following as my report for the two years ending December 31, 1908:

#### DISCIPLINE.

The discipline of the Prison is good—has never been better. There has been no outbreak against the rules, and everything is moving along smoothly.

#### MACHINE SHOP.

The work of the machine shop has been confined to repairs.

#### BRICKYARD.

We have made and sold \$15,521 worth of brick and have on hand about 70,000.

#### GARDEN.

Our garden has furnished an abundant supply of vegetables in their season.

#### RELIGIOUS SERVICES.

Religious services are held every Sabbath; Sabbath school by Messrs. Whiting, Pullen, Blake and Sandwich, and Mrs. Blair and Rev. C. Johnson, from 2 to 3 o'clock, and preaching from 3 to 4 by a minister of the city.

I have in bank to the credit of the Sabbath school and library fund about \$560, which will be expended for books as a nucleus for a library.

Respectfully submitted,

JNO. M. FLEMING, Warden.

## REPORT OF PHYSICIAN.

RALEIGH, N. C., January 1, 1909.

To the Superintendent and Honorable Board of Directors of the State's Prison:

Gentlemen:—I have the honor to submit herewith my biennial report of the Medical Department of the State's Prison for 1907 and 1908. The table below will show the character of work done.

During the two years there have been admitted to the Prison 324 persons. Of this number, 43 were unsound and 281 were sound. Our mortality for all causes, except consumption, has been very small, and, compared to the number treated from the central prison and including those returned from the farm and the camps, the death rate from tuberculosis has been also very small.

The sanitary condition of the entire Prison is good. The grounds, cells and wards are clean and well kept. The new sewerage system, leading entirely away from the building and emptying into the main sewer with the A. and M. College and the city, will prove a great protection.

The drinking water, coming from deep wells, is abundant, pure and less liable to infection, and is a step forward above the line of modern sanitation. We have not had a single case of typhoid fever originating in the Prison during the two years. There were, however, several very malignant cases sent to the Prison from the camps, two of which died in a few days after reaching the Prison.

Respectfully submitted,

James R. Rogers, M. D.,

Prison Physician,

#### DISEASES AND NUMBER OF CASES.

Diseases.	No. of Cases.	Diseases.	No. of Cases.
Arthritis Angina pectoris Angina pectoris Asthma Bronchitis, acute Bronchitis, chronic Burns Bright's disease Cardina dropsy Colic, nephritic Colic, intestinal Colic, intestinal Colic, intestinal Colic, partic Cystitis Diarrhoca, acute Diarrhoca, acute Diarrhoca, acute Diarrhoca, acute Diarrhoca, acute Billepsy Epilepsy Fistula, rectal Gonorrhoca Goastritis Heart disease Hemorrhoids Indigestion, acute Jaundice	6 2 8 8 16 6 12 2 2 8 12 4 4 4 11 11 12 15 5 24 16 6 15 8 12 10 9 24 4 25 5 21	Lagrippe Meningitis Nephritis Nephritis Neuralgia Orchitis Paralysis Pharymetis Pharymetis Prolapsus ani Rheumatism Rupture Sciatica Senility Stricture Spillis Tuberculosis Ulcer, chronic, leg Wounds, incised Wounds, incised Wounds, lacerated Wounds, contused Wounds, contused Wounds, lacerated Wounds, contused	29 13 12 22 4 3 14 17 17 19 11 11 19 44 43 11 14 7 7 7 7 7 8 8

#### **DEATHS, 1907.**

Names.	Cause.	Names.	Cause.
Meek Adams Charles McLain William Fisher Ben Smith Maggie Payne	Tuberculosis. Tuberculosis. Tuberculosis. Tuberculosis. Tuberculosis.	Walter Gabriel Charles Lee Bert Finger Frank Young Sallie Phillips	Tuberculosis. Tuberculosis. Tuberculosis. Pneumonia. Pneumonia.

#### 1908.

Mollie Oliver	Tuberculosis,	Heart disease. Typhoid fever.

One birth, given by Phillips, to girl baby, April 30, 1908.

C. L. Scruggs was killed by guard while trying to escape, April 17, 1907.

# BIENNIAL REPORT OF MEDICAL SUPERINTENDENT STATE HOSPITAL FOR DANGEROUS INSANE.

Raleigh, N. C., November 30, 1908.

To the Honorable Board of Directors:

The Medical Superintendent of the State Hospital for Dangerous Insane submits herewith his biennial report for two years ending November 30, 1908.

The general policy of the medical department of this institution has been maintained along the lines previously established, and set forth in full in my biennial reports of 1902, 1904 and 1906. The dangerous insane hospital, as you know, continues to be located in the west wing of the State's Prison building. The disadvantage of earing for this class of patients within the penitentiary enclosure I set forth in my first report, in 1902. A centrally and rurally located institution, where all the dangerous insane of the State may be cared for, is urgently needed.

I wish particularly again to emphasize the fact that the population of the hospital is steadily increasing, while the capacity of the present building has been taxed to its utmost from the very beginning. I would again call attention to the fact, which I have previously reported, that it is necessary, because of lack of room, to confine dangerous insane patients at night in prison cells in the State's Prison. Ten per cent. are now sleeping in prison cells. This means that we have actually not room to take care of our patients at the present time, while, in spite of this fact, more patients are constantly being committed by the Judges and forced upon us. I again most respectfully request that this matter be looked into and corrected, either by providing room for a larger number of patients in the hospital or by authorizing us to refuse to accept more patients than we can accommodate in the present building.

The improvements which I deem necessary at the present time, and which should be provided for by the present Legislature, are as follows:

To replace the old, worn wooden stairways by fireproof ones, and to place permanent partitions between certain of the wards which are now separated by flimsy temporary board ones.

The floors of water-closets and bath rooms in an institution of this sort should be of nonabsorbent material, either cement or tile. The wooden floors which we have used up to this time are hard to keep clean and free from odor with this class of patients.

It is absolutely necessary, also, that permanent provision be made for the increase in population. The increase over last report has been 15 per cent. As stated above, 10 per cent. are sleeping in prison cells. We have to ask, therefore, that the matter of providing for this increase be seriously considered at once by this session of the Legislature.

For maintenance of the department, aside from permanent improvements, an annual appropriation of \$7,500 is required.

The appended tables summarize the cost of maintenance, the changes in population during the past two years, and records, admissions and discharges since my last report.

## DANGEROUS INSANE DEPARTMENT.

	Male.	Female.	Total
Population December 1, 1907	42	14	56
Population November 30, 1908	47	14	61
Deaths			. 4
Discharged			. 8
Escaped			. 3
Average number of patients			. 62
Per capita cost of keeping			93,04

All over fifty confined at night in Prison cells. Amount needed annually, \$7,500.

LIST OF ADMISSIONS SINCE DECEMBER 1, 1906.

Judge.	W. R. Allen. J. C. Biggs. J. C. Biggs. J. W. Ward. J. W. Ward. J. W. Ward. J. W. Ward. J. W. Forming. J. W. Ward. J. W. Ward. J. C. Biggs. M. H. Nall. J. C. Biggs. M. H. John. J. C. Biggs. M. H. John. J. C. Lion. M. H. Allen. W. H. Allen. J. C. Biggs. M. H. John. J. C. Biggs. M. H. Allen. J. C. Biggs. J. Ward. M. H. Allen. J. C. Biggs. J. Ward. M. H. Allen. J. C. Biggs. J. Ward. M. R. Allen. J. C. Biggs. J. Ward. M. R. Allen. J. C. Biggs. J. Ward. M. R. Allen. J. C. Biggs. J. C. Lion. J. C. Biggs. J. Ward. M. R. Allen. J. Ward. Ward. J. Ward. J. Ward. Ward. Ward. Ward. J. Ward. W
County.	Beaufort Frankin Claveland
Crime.	Murder Murder Murder Assault Assault Burglar Murder Assault Burglar Burglar Burglar Burglar Murder Assault Arson
Age.	16 88888888888888888888888888888
Sex.	Male Mal
Race.	White  Colored  White  White  White  White  White  White  White  White  Colored  Colored  Colored  Colored  Colored  Colored  Colored  White  Colored
Date.	April 6, 1907 Aug 2, 1908 Aug 2, 1
Name.	Charles M. Lane Julias Farris J. W. Pallor Lottler Grant Leavi W. Poe Robott Sinth Market Kinth Market Kinth Market Kinth Market Kinth Market Kinth Milkich Jackson Prank Kearret Reb Charles Eck Halfack Seck Halfack Seck Halfack Seck Halfack Seck Halfack Milkith Jackson Frank Kearret Hower Tottle Milkith Market Milkith M

## LIST OF DISCHARGED SINCE DECEMBER 1, 1906.

Name.	Date.		Race.	Sex.	Age.	County.
Sylvanus Branch	Dec.	9, 1906	White	Male	28	Burke,
Churchill Cogdill	July	31, 1907	White	Male	21	Jackson.
Tom Carver	Dec.	17, 1907	White	Male	45	Cumberland.
John W. Story	Dec.	28, 1907	Colored	Male	31	Pasquotank.
Jesse Price	May	24, 1908	White	Male	40	Edgecombe.
James D. Puryear	June	1, 1908	White	Male	73	Granville.
Milikin Jackson	Oct.	16, 1908	Colored	Male	41	Northampton.
Joseph W. Davis	Oct.	20, 1908	White	Male	47	Robeson.

NUMBER OF INMATES ESCAPED SINCE DECEMBER 1, 1906.

Name.	Date.	Race.	Sex.	Age.	County.	Crime.
ant Bass ee Gregory	May 19, 1907 Aug. 29, 1907 Dec. 11, 1907 Dec. 11, 1907 Dec. 11, 1907	White White White	Male Male Male Male	20 23 29 20 21 24 6	Cleveland	Murder. (Recaptured.) Murder. Larceny.

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EMBE
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DEATHS
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111
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-

90

Disease.	Tuberculosis. Syphilis. Softening of brain. Bright's disease.
County.	Davidson From Penttentiary Wake From Penttentiary. Jones
Age.	46 79
Sex.	Male Male Male Female
Race.	White
Date.	June 10, 1907 July 22, 1907 July 24, 1907 Jan. 4, 1908 Oct. 15, 1908
Name.	George Fines Tom Ransom P. P. Harris Julius Farris Julius Farris Julius Farris

JAMES R. ROGERS, M. D.,

Medical Superintendent of Hospital for Dangerous Insane.

## FINANCIAL STATEMENT.

	the state of the s	
1907.		
Jan. 1.	To balance \$ 4,378.43	
	To four per ceut. N. C. bonds 104,600.00	
Dec. 31.	To receipts	
		\$363,013.23
	By disbursements	
	By balance	
		\$363,013.23
1908.		
Jan. 1.	To balance\$ 28,391.50	
Dec. 31.	To receipts	
100.		\$284,415.21
	By disbursements	
	By balauce 141,356.70	
	-	\$284,415.21
	ASSETS.	
1909.		
Jan. 1.	Balauce iu treasury\$141,356.70	
	Solvent credits 6,248,23	
	75 bales cotton, at \$40 3,000.00	
	3,200 bushels peanuts, at 93c 3,076.00	
	2,000 bushels cotton seed, at 33c 660.00	
	50,000 brick	
		\$154,675.93
	Liabilities	
	RECEIPTS.	
1907.		
Jan. 1.	S. V. Smiley, brick	
	W. B. Barrow, brick	
	J. M. Fleming, wood	
	Wade & Bradshaw, transportation	
	J. H. Robbins, brick	
2.	S. W. Brewer, brick	
	Dangerous Insane Department, supplies	
3.	Interest on bonds	
4.	S. V. Smiley, brick	
6.	C. J. Rhem, supplies	
10.	C. S. Williams, brick	
	S. J. Busbee, board	
	John D. Dawes, cotton seed	
12.	J. R. Williams, clothes	
14.	W. S. Cox, board	. 5.00

Jan.	18.	Southern Railway, lard	
		C. J. Rhem, shucks	93.04
	19.	N. L. Stedman, cotton seed	1,614,06
	20.	Wilkesboro and Jefferson Turnpike, labor	1,000.00
	25.	C. N. Christiau, hay	9.28
		John W. Evans' Son, brick.	6.75 81.90
		N. L. Stedman, cotton seed.	904.68
		Wade & Bradshaw, Jabor	4,365,00
	26.	N. L. Stedman, cotton seed	1.041.66
	29.	N. L. Stedman, cotton seed	2,002,65
	31.	N. L. Stedman, peanuts	47.12
Feb.	2.	M. A. Moser, brick	44.40
	4.	C. N. Christian, supplies	5.78
	5.	N. B. Josey, peanuts	12,245,22
		Robert Lampley, clothes	129.00
		Long, Blalock & Hoskins, clothes	15.00
	7.	Taylor Ma(tress Company, shucks	177.95
		Daugerous Insane Department, supplies	88.56
		Thomas F. Price, brick	100.00
	10.	B. P. Williams, Treasurer, clothes,	132.00
	10	Lizzie Cotton Mills, brick	148.00
	12.	S. J. Busbee, board.	18.33 9.57
		C. J. Rhem, supplies. Wade & Bradshaw, labor.	6,927.75
		Wilkesboro and Jefferson Turupike, labor	1,000,00
	14.	W. S. Cox, board.	5.00
	15.	I. G. Shaw, horse feed.	10.00
	20.	Robert Lampley, clothes.	129.00
		N. L. Stedman, cotton seed.	1.496.61
	21.	Dixie Mattress Company, shucks	80.13
Melt.	G,	Dangerous Insane Department, supplies	88.02
	4.	Loug, Blalock & Hoskins, clothes	19.50
	S.	E. P. Hubbard, simeks	10.75
		S. J. Bushee, board	7.10
		Robert Lampley, clothes	27,00
		C. N. Christian, supplies	5.96
		E. W. Roseuthal, cotton	5.000.00
	9.	Dixie Mattress Company, shucks	\$0.00 10.00
	11.	Ira G. Shaw, horse feed	1,387,50
	1.4.	Wade & Bradshaw, labor	6,730.57
		W. S. Cox, board.	5,00
	15.	U. J. Rhem, board.	10,00
	18.	W. J. Floyd, corn	25.66
	23,	E. W. Rosenthal, cotton	19,599,72
	25.	Dixie Mattress Company, slincks	98.28

	27.	E. W. Rosenthal, cotton	22,771.08
	30.	Wilkesboro and Jefferson Turnpike Co., labor	1,000.00
		P. C. & C. W. Gregory, hay	267.70
Apr	il 1.	E. W. Rosenthal, cotton	15,247.92
	4.	State Hospital, shucks	40.03
		C. J. Rhem, shucks	27.50
		C. J. Rhem, supplies	11.97
		S. J. Busbee, cow	20.00
		C. N. Christian, supplies	6.74
		C. J. Rhem, shucks, etc	30.57
		Dangerous Insane Department, supplies	123.94
	5.	E. W. Rosenthal, cotton	14,300.95
	6.	J. S. Mann, account	30.64
	8.	W. E. Lewis, drngs	1.00
		J. M. Fleming, freight	.35
		J. R. Young, premium returned	404.34
	9.	F. M. Register, supplies	1.79
		W. S. Cox, board	5.00
	10.	W. J. Floyd, hay	4.53
	11.	Wade & Bradshaw, labor	9,015.72
	12.	B. R. Lacy, Treasurer, premium on bonds	225.00
	16.	Ira G. Shaw, horse feed	10.00
		B. R. Lacy, Treasurer, premium on bonds	112.50
	18.	C. N. Christian, potatoes	50.40
	20.	C. J. Rhem, sbncks	56.64
	22.	Wilkesboro and Jefferson Turnpike, labor	1,000.00
	23.	Dixie Mattress Company, shncks	54.81
		C. J. Rhem, hay	164.26
	24.	Mrs. Dupree, brick	1.50
		Raleigh and Southport Railway, labor	375.00
		B. R. Lacy, Treasurer, premium on bonds	40.00
	29.	B. R. Lacy, Treasurer, premium on bonds	115.00
		C. J. Rhem, shucks	46.19
		N. L. Stedman, hay	41.03
		W. S. Forbes & Co., freight	8.64
		T. F. Price, brick	114.67
May	2.	E. W. Rosenthal, cotton	12,024.17
		B. R. Lacy, Treasurer, premium on bonds	162.50
		Dangerous Insane Department, supplies	87.88
	3.	C. E. Crawford, cattle	28.35
		W. I. Everett, clothes	21.00
		H. D. Rand, brick	3.25
	4.	C. J. Rhem. supplies	13.37
		Hunter & Olive, brick	120.00
	6.	W. R. Campbell, board	28.00
		C. N. Christian, supplies	8.67

3.5	22. 23. 25. 15. 15. 15. 15. 15. 15. 15. 15. 15. 1	0.00
May 9.	F. M. Register, supplies	
	B. R. Lacy, Treasurer, premium on bonds	50.00
	Pilot Cotton Mills, brick	15.00
	Robert Lampley, clothes	105.00
	E. W. Rosenthal, cotton	4,716.84
10.	Winningham & Fries, brick	1.080.00
11.	E. W. Rosenthal, cotton	9.476.17
13.	Cumberland County, keeping prisoner	11.50
	Wade & Bradshaw, labor	8.082.75
22.	Wilkesboro and Jefferson Turnpike, labor	1,000.00
	W. S. Cox, board	5.00
	B. R. Lacy, Treasurer, premium on bonds	25.00
	Schwarzschild & Sulzberger Company, freight	20.05
	W. I. Everett, clothes	21.00
29.	B. R. Lacy, Treasurer, premium on bonds	74.00
31.	H. B. Blake, transportation	1.25
June 1.	B. R. Lacy, Treasurer, premium on bonds	112.25
3.	G. A. Young, pay roll	9.00
4.	Mills & Poston, clothes	54.00
	J. P. Young, board	7.00
	J. M. Fleming, hams	11.00
	C. J. Rhem. supplies	18.01
	J. M. Fleming, gasoline	.25
10.	Winningham & Fries, brick	1,365.00
	R. W. Wilkerson, brick	494.00
	J. E. Hoskins, board	10.00
	B. R. Lacy, Treasurer, premium on bonds	10.00
	Red Brick Company, brick	104.00
	F. M. Register, supplies	3.12
	Cumberland County, telephone	1.00
	B. R. Lacy, Treasurer, premium on bonds	40.00
11.	Ira G. Shaw, horse feed	10.00
	C. N. Christian, supplies.	11.44 50,00
12.	J. R. Rogers, calves	144.25
13.	Wake County, clothes	8.075.15
14.	T. F. Price, brick	52.00
17.	C. McArten, clothes.	17.50
11.	Wilkesboro and Jefferson Turnpike, labor	1.000.00
18.	E. J. Gay, mule	50,00
27.	W. H. Harward, brick	90.00
28.	B. R. Lacy. Treasurer, premium on bonds	60.00
July 2.	J. R. Williams, clothes	42.00
5.	Hunter & Olive, brick	180.00
	Winningham & Fries, brick	930.00
	R. W. Wilkerson, brick	820.00

July	6.	F. M. Register, supplies\$	2.26
ours	O.	T. M. Arrington, account.	23.78
	11.	Wade & Bradshaw, labor	7,563.00
	1.3.	Henry Canady, ticket	3.05
		Albert Smith, ticket	3.05
	12.	C. J. Rhem, supplies	13.89
	16.	Ira G. Shaw, horse feed	10.00
		C. N. Christian, supplies	15.63
		Wilkesboro and Jefferson Turnpike, labor	1,000,00
		B. R. Lacy, Treasurer, premium on bonds	100.00
	18.	Long, Blalock & Hoskins, clothes	28.00
	19.	J. E. Hoskins, board	10.00
	20.	W. S. Cox, groceries	18.73
		C. E. Horton, plants	.65
		W. S. Cox, meat	56.80
Aug.	5.	B. R. Lacy, Treasurer, compons	620.00
	6.	Winningham & Fries, brick	15.00
		F. M. Register, supplies	2.27
	S.	G. C. Hayes, expense	16.40
		Ira G. Shaw, horse feed	10.00
		Raleigh and Southport Railway, freight	13.20
		C. J. Rhem, supplies	20.17
	13.	C. N. Christian, supplies	4.80
		Wake County, clothes	175.00
		Wilkesboro and Jefferson Turnpike, labor	1,000.00
		Dangerous Insane Department, supplies	144.38
	17.	Wade & Morrison, labor	8,523.07
		J. E. Hoskins, board	5.00
		Southern Railway, oil	7.00
		S. J. Busbee, board	15.00
		J. E. Hoskins, board	5.00
	27.	Liberty Cotton Mills Company, brick	236.00
		Standard Oil Company, barrels	20.80
	31.	C. A. Pegram, brick	220.00
Sept.	4.	Dangerous Insane Department, supplies	128.07
	_	Liberty Cotton Mills Company, brick	631.00
	9.	C. J. Rhem, supplies	25.72
		Winningham & Fries, brick	90.00
	10	F. M. Register, supplies	2.07
	12.	J. M. Fleming, hide.	1.92
	13.	Wade & Morrison, labor	8,939.18 6,70
	16.	C. N. Christiau, supplies	65,00
	15.	W. H. Harward, brick	70,00
	11.	Ira G. Shaw, horse feed	10.00
	25.	Davidson County, keeping prisoner	56.00
	28.	Hightower & Fort, brick.	15.00
	30.	W. H. H. Jones, brick.	20.50
	00.	W. A. H. SURCE, BIRCH.	-0.00

et.	1.	C. J. Rhem, cabbage\$	74.04
		P. B. Fleming, brick	2.62
	2.	Dangerous Insane Department, supplies	139.54
		Everett Hardware Company, clothes	32.34
	3.	F. M. Register, supplies	3.54
		J. M. Fleming, wood	22.50
	4.	Zebulon Company, brick	84.00
		T. M. Arrington, account	41.59
	7.	T. F. Price, brick	25.50
		C. J. Rhem, supplies	12.06
		Bedford Mills Company, freight	13.46
	10.	H. M. Hill, brick	3.25
		Wade & Morrison, labor	6,204.12
		S. J. Busbee, board	2.30
		E. A. Yates, brick	.40
		W. H. H. Jones, brick	1.50
	11.	Frank Laws, rent	50.00
	12.	Hightower & Fort, brick	104.22
		Columbus County, clothes	84.00
	14.	C. N. Christian, supplies	6.61
		W. J. Floyd, corn	14.34
		Ira G. Shaw, horse feed	10.00
	16.	Riddle & Jones, brick	22.50
	17.	Atlantic Improvement Company, labor	1,249.50
	18.	Wake County, clothes	26.25
	19.	W. W. Jeffreys, brick	3.75
		W. W. Jeffreys, brick	3.75
	23.	The Zebulon Company, brick	88.00
		Mills & Poston, clothes	137.50
		C. J. Rhem, corn	480.00
		C. J. Rhem, cabbage	8.00
		W. W. Jeffreys, brick	7.50
	28.	M. E. Whitmire, telephone	.50
Nov.	1.	W. I. Everett, clothes	21.00
		J. H. Worrell, brick	15.00
	2.	Winningham & Fries, brick	690.00
		C. N. Christian, cow	25.00
	5.	B. G. Norwood, ticket	. 2.56
		Heury Bryant, brick	3.75
		J. R. Phillips, brick	7.50
	8.	J. S. Mann, account	17.50
	12.	C. J. Rhem, supplies	17.20
		Ira G. Shaw, horse feed	10.00
		J. H. Worrell, brick	3.75
		Henry Bryant, brick	3.75
		I T Reemes brick	7.50

Nov.	13.	Wade & Morrison, labor\$	4,492.50
		Wake County, clothes	25.00
	14.	S. W. Brewer, brick	1.18
	15.	J. E. Hoskins, board	6.84
		L. W. Lancaster, brick	-31.75
		S. W. Pool, brick	4.85
	19.	Winningham & Fries, brick	55.50
		Atlantic Improvement Company, labor	1,401.75
	20.	T. A. Whitaker, brick	2.60
	25.	St. Augustine School, brick	37.50
		S. W. Pool, brick	4.87
		Junius Sneed, brick	4.10
	26.	Hightower & Fort, brick	151.58
		W. A. Myatt, brick	174.38
		F. J. Holloway, brick	20.63
		S. W. Pool, brick	3.00
		S. B. Seley, brick	2.60
		T. A. Wilkerson, brick.	2.00
	27.	N. L. Stedman, corn	48.00
	~	S. B. Seley, brick.	2.70
		C. N. Christian, supplies.	8.23
	30.	J. E. Hoskins, board	4.40
	80.	B. D. Hilliard, clothes.	25.00
		C. N. Christian, beef	57.31
		Dangerous Insane Department, supplies	128.14
		W. L. Chaffin, hogs, etc.	39.95
		H. H. House, brick.	5.85
Dec.	3.	House & Pascall, brick.	1.27
Dec.	9.	C. J. Rhem, supplies.	12.22
	0.	F. M. Register, supplies.	7.47
		C. N. Christian, supplies.	4.85
		Frank Laws, rent	80.00
	11.	Daughtridge Supply Company, clothes	192.50
	11.	Wade & Morrison, labor	3,722.71
		Dobbin-Ferrall Company, clothes.	120.00
	13.	W. S. Cox, board	40.00
	10.	S. J. Busbec, board	19.50
	14.	Mrs. L. W. Rogers, brick.	4.88
	17.	N. L. Stedman, hay	21.66
	41.	Miller & Spears, rags.	14.20
		J. M. Fleming, rags.	.51
	18.	Miss May Jones, express	.60
	19.	Henry T. Hicks, brick.	29.25
	10.	W. W. Jeffreys, brick.	3,25
		St. Augustine School, brick	37.49
		J. G. Adams, brick	47.62
		W. E. Whitaker, brick.	.75

Dec.	20.	Crowder & Rand, brick	\$ 69.00
	21.	Cash, old gun	4.00
	27.	A. C. L. Railway, loss freight	14.36
		Ira G. Sbaw, horse feed	10.00
		Atlantic Improvement Company, labor	1,334.25
		James Smith, brick	11.20
	28.	O. T. Simpson, brick	6.50
	30.	S. A. L. Railway, ticket	2.15
		Z. Fonville, brick	36.50
		The Raleigb Dispensary, brick	16.25
	31.	Katherine Deboy, brick	9.75
		J. E. Hoskins, board	3.15
		T. M. Arrington, Clerk, balance	10.37
		G. W. Ball, brick	1.30
		Hightower & Fort, brick	
		Mattamnskeet Ry. Co., labor	8,000.00
		Elkin and Alleghany Railway Co., labor	7,000,00
		Total	\$254,034.80
1908	3.		
Jan.	1.	William Russell, brick	13.50
		C. N. Christian, beef	
		C. N. Christian, peanuts	3.40
		W. W. Jeffreys, brick	3.75
		Dangerous Insane Department, supplies	302.62
	2.	Frank Laws, rent	20.00
	3.	George Reddick, brick	14.00
		James Smith, brick	.75
	10.	W. W. Jeffreys, brick	3.75
		A. J. Jackson, brick,	44.00
		Wade & Morrison, labor	4,268.25
		F. M. Register, supplies	3.10
		A. C. L. Railway, tickets	3.12
		C. N. Cbristian, snpplies	23.30
		Ira G. Shaw, board	10.00
		C. J. Rbem, supplies	12.58
		C. J. Rhem, hay	232.07
		N. L. Stedman, beef	13.19
	13.	O. T. Simpson, brick	3.80
		W. E. Cbappel, brick	.55
		Russell Spencer, brick	7.50
	14.	Sampson County, clothes	126.00
		Baker-Thompson Lumber Company, brick	
	15.	W. G. Allen, clothes	
		W. E. Lewis, telephone	.15
	16.	S. J. Busbee, board	
		I. M. Sharp, brick	57.75

Jan.	17.	Rockingham County, keeping prisoner\$	15.00
Jan.	18.	Wake County, clothes	158.00
	10.	J. M. Fleming, wood	22.00
		M. C. Hodge, brick	4.75
		Crowder & Rand, brick	1.40
	21.	M. A. Griffin, brick.	84.00
	-1.	Edward Coke, brick	7.50
		Wilkesboro and Jefferson Turnpike, labor	810.00
	22.	J. M. Teachy, brick	35.50
	25.	M. C. Hodge, brick.	1.36
	28.	Rowan County, keeping prisoner	149.50
	29.	George Riddick, brick	3.75
	20.	Joseph Tyson, brick	24.75
	31.	Royall & Borden, brick	1.15
Feb.	3.	Joseph Birdsoug, brick	.60
r co.	0.	T. H. Briggs & Sons, brick	22.50
		C. J. Rhem, hay	14.00
		C. J. Rhem, rent	129.00
	5.	J. E. Hoskins, board	2.58
		Columbus County, clothes	156.00
	7.	E. L. Hamilton, clothes	116.00
		W. L. Chaffin, board	26.00
		G. C. Hayes, old gun	2.50
	13.	P. C. & C. W. Gregory, overpaid	25.07
		Wake Water Company, brick	26.25
		C. J. Rhem, supplies	16.60
		F. M. Register, supplies	3.80
		S. J. Busbee, board	19.00
		Wade & Morrison, labor	3,891.69
		George Riddick, brick	.56
	14.	C. N. Christian, supplies	8.64
		Ira G. Shaw, board	10.00
		J. M. Bnffaloe, shucks	135.47
		C. W. Davis, cotton seed	14.28
		T. E. Howard, clothes	33.00
	15.	N. E. Edgerton, labor	1,318.12
		Mary Jones, peanuts	.78
	17.	C. H. Anderson, brick	15.00
	19.	C. N. Christian, beef	74.61
	20.	J. R. Williams, clothes	42.00
		Geo. P. Carter, cotton seed	9.50
	21.	Mills & Poston, clothes	130.00
	22.	Havens Oil Company, cotton seed	5,142.98
	29.	F. A. Watson, brick	25.00
		Elkin and Alleghany Ry. Co., transportation	337.61
		Columbia Peanut Company, peanuts	7,907.40
		W. C. Jones, brick	5.60

Feb.	29.	Seaboard Air Liue Railway, ticket\$	2.15
		Everett Cook, brick	3.75
		Mr. Joues, brick	1.95
		M. A. Hight, brick	3.75
Mcb.	2.	T. H. Briggs & Sons, brick	32.75
		Z. Fouville, brick	18.87
	3.	W. H. Mangum, brick	11.25
		S. E. Linton, brick	22.50
	4.	J. E. Hoskins, board	2.65
	5.	James Smith, brick	.75
		W. C. Jones, brick	1.50
	6.	C. E. Crawford, calves	12.00
	7.	C. J. Rhem, supplies	16.24
		C. J. Rhem, shucks	18.75
		F. M. Register, supplies	1.82
		J. M. Teacby, brick	4.50
		Tar River Manufacturing Company, shucks	103.11
		W. H. Mangum, brick	7.50
		Mr. Ashelaws, brick	1.50
	10.	Wade & Morrison, labor	2,153.25
		Columbia Peanut Company, peanuts	4,446.94
	11.	Ira G. Shaw, board	10.00
		W. P. Burruss, cotton seed	3.57
		Southern Railway, freight	10.00
		Theo. Wbitaker, brick	1.50
		G. C. Hayes, expenses	7.35
	12.	C. N. Christian, supplies	3.35
		S. J. Busbee, board	20.00
	16.	F. A. Watson, brick	20.00
		Havens Oil Company, cotton seed	231.72
		Wake County, clotbes	63.00
		A. H. Adams, brick	7.50
	17.	Louis Mann, telephone	.40
		Sandy Wade, bay	17.63
		E. P. Hubbard, hay	31.25
		Gabriel Marrow, shucks	90.00
		Kerup Culthess, shucks	13.00
		Mr. Ellis, brick	3.75
		Theo. Whitaker, brick	1.30
	18.	Mrs. Brown, brick	3.75
	19.	W. M. Dupree, brick	1.88
		N. B. Gulley, brick	1.12
		A. D. Royster, brick	1.88
	20.	Navassa Guauo Company, labor	2,397.75
		Walter Dunn, shucks	25.00
		Moore & Summers, brick	30.00
	24.	Z. Fonville, brick	1.00

Ich.	26.	T. J. Maun, cotton seed	23.84
	30.	C. A. Pegram, brick	100.00
		T. E. Howard, clothes	33.00
		Job P. Wyatt, brick	18.75
		T. B. Parker, brick	2.25
		Cash, brick	3.00
		J. S. Maun, account	52.58
pril	1.	C. N. Christian, hides	50.89
		W. S. Cox, board	10.00
		H. A King, brick	50,50
	2.	W. H. Lytle, brick	13.50
	3.	F. M. Register, supplies	4.27
		N. C. School Deaf and Dumb, peanuts	6.24
		Dangerous Insane Department, supplies	79.52
		Havens Oil Company, cottou seed	437.83
	6.	W. C. Riddick, brick	30.00
	7.	H. Steinmetz, brick	7.50
		C. J. Rhem, supplies	9.12
		C. J. Rhem, shucks	46.24
		G. W. Goodwin, brick.	.75
	8.	N. B. Gulley, brick	1.12
	9.	Raleigh Hosiery Company, brick	.75
		W. H. Lytle, brick	4.50
		Raleigh Furniture Company, brick	12.00
	10.	Wade & Morrison, labor	2,121.00
		Wake Water Company, brick	10.50
		John P. Little, clothes	84.00
	11.	C. N. Christian, supplies	2.61
		C. N. Christiau, reut	21.55
		Navassa Guano Company, labor	2,915.00
		A. D. Royster & Bro., brick	1.12
	12.	J. E. Hoskins, supplies	3.11
	14.	D. C. Hill, brick	30.00
		Ira G. Shaw, board	10.00
	20.	W. T. Eure, corn	106.88
		B. H. Hale, corn	76.67
		P. C. & C. W. Gregory, potatoes	20,00
		N. L. Stedman, potatoes	13.60
	22.	N. B. Josey, corn	955.00
	28.	C. J. Rhem, shucks	18.75
		B. W. Cheaves, corn	171.00
		C. J. Rhem, hay	141.53
		G. H. Johnson, corn	42.75
	29.	Thomas Berry, brick	1.87
		Sam Rogers, brick	1.50
		A. H. Thiessen, brick	1.50
		W. R. Strickland, brick.	.75

April	30.	N. B. Josey & Co., corn\$	427.50
		N. L. Stedman, corn	213.75
May	1.	A. D. Royster, brick	3.75
		P. C. & C. W. Gregory, corn	1,282.50
	2.	W. B. Barrow, brick	3.75
		T. W. Fenner, corn	64.12
		B. M. Moore, brick	16.86
		Mrs. Beckwith, telephone	.40
		Wake County, clothes	31.50
		C. J. Rhem, hay	18.50
		N. L. Stedman, corn	213.75
	5.	William Kerr, brick	3.75
	6.	T. H. Briggs & Sons, brick	35.20
		Dr. Tait Butler, refunded	40.00
	8.	C. J. Rhem. supplies	16.56
	9.	Central Carolina Construction Company, brick	53.25
	11.	C. N. Christian, supplies	5.20
		Wade & Morrison, labor	2,412.00
		Navassa Guano Company, labor	2,989.50
	12.	N. B. Josey & Co., corn	427.50
		Raleigh Press Brick Company, brick	92.11
		F. M. Register, supplies	6.23
		Raleigh Press Brick Company, cost	1.45
		P. C. & C. W. Gregory, corn	213.75
		Ira G. Shaw, board	10.00
	13.	C. A. Pegram, brick	25.00
	14.	J. H. Robbins, brick.	40.00
	18.	P. C. & C. W. Gregory, corn.	213.75
	20.	Wake County, clothes.	43.75
	21.	W. H. Lytle, brick.	2.25
	23.	C. J. Rhem, hay	199.74
	- D.	C. J. Rhem, corn.	25.00
	25.	R. E. L. Brown, clothes.	21.00
	20.	Central Methodist Church, brick	70.00
	27.	Navassa Guano Company, labor	13.72
	28.	Elkin and Alleghany Ry. Co., transportation	46.20
	30.	J. H. Nowlan, shucks	15.00
June	1.	J. R. Williams, clothes	4.25
oune	1.	Smith Bros., McCleary-McClellan Co., horse	87.50
	2.	B. H. Hale, corn	10.00
	3.	B. W. Baker, brick	3.75
	9.	Dangerous Insane Department, supplies	183.78
	5.	J. M. Fleming, hams	14.75
	Ð.	Central Carolina Construction Company, brick.	96.74
		C. J. Rhem, supplies	21.03
	-8.	Long, Blalock & Hoskins, clothes	52.50
	o.	Le Hoshing board	4.67

June	15.	Rogers, McCabe & Co., cotton\$	23,220.37
		Wade & Morrison, labor	4,779.37
		T. C. May & Sons, corn	427.50
		A. C. Johnson, Jr., shucks	18.75
		S. J. Busbee, board	12.18
		Ira G. Shaw, board	-10.00
		F. M. Register, supplies	6.61
		W. I. Everett, clothes	21.00
	19.	Rogers, McCabe & Co., cotton	21,200.19
		S. H. Hearne, corn	3.42
	29.	R. H. Speight, peas	40.00
		H. C. Olive Company, brick	58.00
July	1.	C. N. Christian, supplies	6.64
		C. N. Christian, coru	27.00
		Dangerous Insane Department, supplies	90.00
	3.	Virginia-Carolina Chemical Co., discount	123.24
	6.	F. M. Register, supplies	4.73
		C. J. Rhem, supplies	20.96
		T. W. Fenner, corn	25.00
		J. E. Green, shucks	18.00
		J. A. Whitehead, corn	25.00
	11.	Wade & Morrison, labor	4.638.75
		C. N. Christian, supplies	15.09
		Mills & Poston, clothes	18.00
		Robert Lampley, clothes	105.00
		Columbus County, clothes	42.00
		S. J. Busbee, board	15.00
	18.	Charley Ferrall, brick	26,25
	21.	C. N. Christian, peanuts	25.25
		J. C. Goode, brick	60.00
	22.	W. C. Riddick, brick	15.00
	23.	Edward Cook, brick	6.50
	24.	Hightower & Fort, brick	100.00
	27.	Rudy & Buffaloe, brick	3.75
	31.	C. J. Rhem, peanuts	28.13
Aug.	1.	W. R. Cullom, telephone	.35
	3.	Zack Lipscomb, brick	3.00
	4.	Hightower & Fort, brick	63.59
		Zack Lipscomb, brick	1.95
		Perkinson & Green, clothes	42.00
	5.	Dangerous Insane Department, supplies	128.50
	11.	J. E. Green, shucks	18.54
		C. J. Rhem, supplies	20.81
		T. E. Howard, clothes	51.00
		F. M. Register, supplies	5.84
	12.	Wade & Morrison, labor	4,378.50
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Aug.	12.	B. G. Norwood, ticket\$	3.10
0.		J. R. Towler, ticket	3.10
		K. H. Cutchen, shucks	7.61
	14.	C. N. Christian, supplies	4.65
		Ira G. Shaw, board	10.00
	15.	Collins & Pool, brick	10.45
		P. C. & C. W. Gregory, corn	400.00
	22.	J. S. Jones, brick.	3.00
	28.	Hightower & Fort, brick	9.74
	20.	L. J. Williams & Co., brick	30.00
		A. R. Hodge, brick.	2.25
Sept.	1.	J. E. Green, brick.	1.88
Sept.		Zack Lipscomb, brick	1.00
	2.	N. A. Wilder, ticket.	3.10
		Dangerous Iusane Department, supplies	98.70
	3.	H. D. Rand, brick.	2.25
	4.	Wake County, clothes.	192.50
	11.	C. N. Christian, supplies.	3.03
	11.	Ira G. Shaw, board	10.00
		J. E. Hoskins, supplies.	3,62
		F. M. Register, supplies.	1.85
		C. J. Rhem, supplies.	14.28
		M. A. Hight, brick.	3.75
		J. E. Rudy, brick.	2,25
		L. J. Williams, brick.	1.50
	14.		
	15.	Wade & Morrison, labor	4,313.50
	16.	Sallie Watson, telegram	
	29.	Virginia Hackney, brick	1.00
	29.	Central Carolina Construction Co., brick	38.75
	20	B. D. Hilliard, clothes.	21.00
	30.	C. N. Christian, cow	20.00
0-4	0	Moses Williams, brick	14.00
Oct.	2.	Dangerous Insane Department, supplies	149.46
	9.	C. J. Rhem, supplies	12.92
		Mills & Poston, clothes	162.00
		F. M. Register, supplies	2.02
		W. E. Granger, clothes	66.00
		C. N. Christiau, supplies	4.26
		Ira G. Shaw, board	10.00
		John P. Little, clothes	150.00
		S. J. Busbce, board	15.00
		J. M. Fleming, wood	27.00
		W. T. Smith, brick	3.75
		Mr. Seley, brick	6.50
	10	M. A. Hight, brick	1.87
	16.	J. M. Broughton, brick	3.75
	17.	Wade & Morrison, labor	5,106.00

Oct.	19.	W. E. Radcliff, brick\$	15.00
		Handy Johnson, brick	15.80
	22.	T. E. Howard, clothes	21.00
		W. H. Smith, brick	1.50
		B. D. Hilliard, clothes	50.00
	30.	Handy Johnson, brick	7.00
		Dempsey Turner, brick	3.00
Nov.	3.	Handy Johnson, brick	2.10
		Shuford, Rogers & Co., clothes	125.00
	5.	Columbus County, clothes	9.00
	6.	C. J. Rhem, corn	18.00
		C. J. Rhem, hide	1.75
	7.	H. D. Rand, brick	18.50
		J. C. Matthews, brick	62.50
		R. H. Smith, brick	3.00
	9.	T. B. Moseley, brick	3.00
	10.	J. S. Mann, telephone	1.00
		S. A. Windley, cotton seed	47.62
	11.	C. N. Christian, supplies	3.35
		G. W. Goodwin, brick	.65
		Daughtridge Supply Company, clothes	200.00
	13.	Mills & Poston, clothes	99.00
	16.	Wade & Morrison, labor	4,672.87
	20.	T. E. Howard, clothes	51.00
		C. J. Rhem, supplies	18.57
		S. J. Busbee, board	12.75
		Ira G. Shaw, board	.10.00
		D. H. Williams, brick	7.50
		L. J. Williams, brick	3.25
		Jerry Hogan, brick	1.00
		Mr. Barnes, brick	5.20
	24.	D. L. Farrior, brick	13.00
	27.	M. E. Whitmire, telephone	.70
	30.	J. M. Broughton, brick	9.37
		Raleigh Hosiery Mills, brick	2.62
		Berry O'Kelly, brick	7.00
		J. M. Buffaloe, brick	128.49
Dec.	1.	L. J. Williams, brick	1.95
		R. I. Williams, brick	1.62
		Hightower & Fort, brick	48.66
	2.	W. B. Barrow, brick	1,175.85
		J. E. Hoskins, board	5.50
		Dangerous Insane Department, supplies	104.49
		B. G. Norwood, ticket	4.50
	3.	Everett Hardware Company, clothes	64.25
	7.	C. J. Rhem, supplies	8.47
		II. Steinmetz, brick	7.06

.....\$256,023.71

Dec.	8.	F. A. Watson, brick	10.25
	9.	W. L. Chaffin, board	60.61
		Robert Lampley, clothes	153.00
		C. W. Mooneyhan, brick	3.25
	12.	Columbus County, clothes	66.73
		Wade & Morrison, labor	4,704.75
		J. H. Robbins, brick	25.00
		S. J. Busbee, board	13.50
		J. B. Butler, brick	2.60
		S. W. Pool, brick	7.00
		Frank Laws, hats	.50
		Mr. Barnes, brick	3.00
		F. M. Register, supplies	2.04
		Wake County, clothes	345.75
		S. S. Mann, calf	10.00
		H. D. Raud, brick	1.50
		Mattamuskeet Ry. Co., labor	25,000.00
		Elkin and Alleghany Ry. Co., labor	25,000.00
	17.	Battleboro Oil Company, cotton seed	1,664.30
		William McDonnell, brick	1.10
		Henry Richardson, brick	3.25
		B. Mackenzie, brick	3.75
		Bud Kelly, brick	1.30
	21.	J. H. Robbins, brick	25.00
		C. N. Christian, hides	25.74
		Ira G. Shaw, board	10.00
	23.	Battleboro Oil Company, cotton seed	3,053.50
	28.	Battleboro Oil Company, cotton seed	2,431.00
		S. C. Vann, brick	90.00
		C. N. Christian, supplies	5.26
		Elkin and Alleghany Ry. Co., labor	3,000.00
		Mattamuskeet Ry. Co., labor	3,000.00
		J. H. Robbins, brick	25.00
		W. B. Barrow, brick	2,534.15
		W. B. Barrow, brick	756.00
	29.	Mattamuskeet Ry. Co., labor	2,000.00
		Vaughan & Barnes, cotton	35,457.59
	31.	N. B. Josey Company, peanuts	15,027.95
		W. R. Miller & Co., rags	12.94
		and the second s	

Total .....

	Vo	nucher	DISBURSEMENTS.	
1907.	. Ni	umber		
fan.	2.	1.	B. R. Lacy, Treasurer, interest\$	1,200.00
		2.	Jno. M. Fleming, warden, commutation	266.00
		3.	T. M. Arrington, clerk, emergency fund	500.00
		4.	J. G. Hackett, director	34.50
		5.	W. E. Crosland, director	25.30
		6.	R. H. Speight, director	22.00
		7.	J. P. Kerr, director	39.20
		8.	C. N. Christian, extra services	50.00
		9.	C. J. Rhem, extra services	50.00
		10.	T. B. Parker, treasurer, cotton dues	45.15
eb.	6.	11.	Atlantic Coast Line Railway, freight	111.02
		12.	W. H. King Drug Company, drugs	116.06
		13.	Fleishman, Morris & Co., shoes	77.45
		14.	Cancelled	.00
		15.	Dewar & Wilder, groceries	13.33
		16.	George Marsh & Co., groceries	41.79
		17.	C. A. Norris, groceries	124.95
		18.	W. A. Myatt, groceries	173.51
		19.	Seaboard Air Line Railway, transporta-	<b>*</b> 0.00
		00	tion	50.00
		20.	Home Telephone Company, telephones	37.50
		21.	C. J. Rhem, supplies	9.20
		22.	J. Frank Jarman, drugs	45.60
		23. 24.	Raleigh Evening Times, subscription	5.00
		25.	Lumsden Bros., stovepipes, etc	13.30
		26.	F. D. Forester Company, groceries  Harvey, Blair & Co., groceries	87.11 147.79
		27.	Pride Jones Thomas, M. D., services	78.00
		28.	W. L. Chaffin, supplies	65.83
		29.	Blair & Healy, molasses.	82.62
		30.	Swift & Co., meat	994.13
		31.	Hall & Pearsall, meat	26.69
		32.	Samuel Bear, Sr., & Sons, groceries	80.13
		33.	W. E. Springer & Co., hardware	11.10
		34.	J. C. Stevenson Company, groceries	65.83
		35.	W. S. Forbes & Co., lard	26.40
		36.	Standard Sewing Machine Company, nee-	
			dles	1.23
		37.	Thos. H. Briggs & Sons, hardware	171.52
		38.	Tucker Building Pharmacy, drugs	4.60
		39.	Powell & Powell, coal	177.60
		40.	R. L. Green, needles	.99
		41.	Capital Furniture Company, springs	2.00
		42.	Boylan-Pearce Company, carpet	10.00
		43.	Canceled	.00

44		DOCUMENT NO. 15.	Dession
	Vouche	r	
1907.	Number		
Feh.	6. 44.	Young & Hughes, plumhing\$	17.60
	45.	William Woollcott, shoes	2.00
	46.	Magnus Hessberg, leather	31.29
	47.	Hardy Hardware Company, hardware	16.24
	48.	Josey Hardware Company, hardware	44.38
	49.	R. J. Reynolds Tobacco Company, tobacco	80.00
	50.	Jonathan Havens, meal	24.00
	51.	D. M. Carter, groceries	140.21
	. 52.	Eureka Lumber Company, Iumber	4.50
	53.	Capital City Telephone Company, tele-	
		phone	4.07
	54.	P. C. & C. W. Gregory, lumher	108.98
	55.	Frederick Vietor & Achelis, stripes	1,188.80
	56.	Crowder & Rand, sngar	17.60
	57.	Thos. H. Briggs & Sons, hardware	57.05
	58.	John S. McEachern's Sons, straw	2.25
	59.	W. R. Crawford, beef	69.95
	60.	J. M. Fleming, warden, commutation	117.00
	61.	G. M. Lindsey, rihhon	.75
	62.	Seaboard Air Line Railway, freight, etc	214.03
	63.	D. C. Mull, expenses	12.90
	64.	Credle & Wright Company, groceries	20.87
	65.	Washington Horse Exchange Company,	
		wagon	4.50
	66.	D. T. Tayloe & Co., drugs	7.40
	67.	Joshua Tayloe, M. D., services	3.00
	68.	Washington Drng Co., drugs	1.70
	69.	J. N. Nicholson, M. D., services	9.00
	70.	Swift & Co., meat	266.89
	71.	Wyatt Harness Company, reins	10.00
	72.	J. S. Mann, Superintendent, pay rolls	2,647.05
	73.	Cotton Oil Company, cotton-seed meal	1,680.00
	74.	Standard Oil Company, oil	43.20
	75.	Edwards & Broughton Printing Company,	
		printing	5.00
	76.	J. E. Hoskins, supplies	28.46
	77.	W. S. Cox, supplies	83.12
	78.	S. J. Busbee, supplies	35.96
	79.	John B. Kenny, fire extinguishers	100.00
	80.	John M. Fleming, account	111.45
	81.	P. C. & C. W. Gregory, half hose, etc	22.54
	82.	Cotton Oil Company, cotton-seed meal	1,387.50
	83.	C. N. Christian, supplies	26.60

85. J. C. Steele & Sons, repairs.

		oueher		
1907.	N	umber		
Feb.	6.	86.	Western Union Telegraph Company, tele-	
			grams\$	1.00
		87.	Johnson & Johnson Company, ice	21.00
		88.	Central Prison, pay roll	1,176.04
		89.	W. A. Sater, services	4.33
		90.	W. C. Cram, account	2.50
		91.	Southern Railway, freight	380.94
		92.	Cotton Oil Company, cotton-seed meal	1,120.00
			Cotton Oil and Ginning Company, cotton-	
		93.	seed meal	1,387.50
				1,329.13
		94.	Fleishman, Morris & Co., shoes	39.20
		95.	J. P. Kerr, director	
		96.	J. G. Hackett, director	58.10
		97.	W. E. Crosland, director	23.30
		98.	R. H. Speight, director	24.50
		99.	J. E. E. Green, clay land	1,300.00
Meh.	6.	100.	W. H. King Drug Company, drugs	47.69
		101.	Thos. H. Briggs & Sons, hardware	112.02
		102.	Harvey, Blair & Co., groceries	178.62
		103.	Schwarzschild & Sulzberger Co., meat	1,032.16
		104.	C. C. Covington Company, molasses	42.20
		105.	Warner Moore & Co., lime	5.00
		106.	Samuel Bear, Sr., & Sons, groceries	86.07
		107.	J. C. Stevenson Company, groceries	42.58
		108.	Hall & Pearsall, meat	28.80
			W. A. Myatt, groceries	38.34
		109.	C. A. Norris, groceries	76.10
		110.		84.09
		111.	Holmes Grocery Company, groceries	34.00
		112.	The News and Observer Publishing Com-	0.00
			pany, Year Book	2.00
		113.	Washington Hospital, wounded man, etc	165.00
		114.	S. R. White & Bro., castings	110.30
		115.	Magnus Hessberg, leather	- 12.82
		116.	Powell & Powell, coal	182.40
		117.	Gilbert & Sessoms, wood	81.67
		118.	W. T. Utley, shade	.75
		119.	R. J. Reynolds Tobacco Company, tobacco	126.20
		120.	Schwarzschild & Sulzberger Company,	
			meat	467.99
		121.	Lumsden Bros., tin	12.50
		122.	Institution Deaf, Dumb and Blind, brooms	5.00
		123.	D. M. Carter, groceries	107.00
		124.	Jonathan Havens, meal	36.00
		124.	Credle & Wright Company, groceries	6.65
				175.13
		126.	Thos. H. Briggs & Sons, hardware	11.93
		127.	T. W. Wood & Sons, seed	11.00

Voucher

1907.	N	umber		
Mch.	6.	128.	Southern Railway Supply Company, cast-	
			ings\$	3.42
		129.	Wyatt Harness Company, harness	13.00
		130.	J. M. Flewing, warden, commutation	63.00
		131.	Washington Horse Exchange Company,	
			wagon	5.00
		132.	J. Frank Jarman, drugs	35.55
		133.	Pride Jones Thomas, M. D., services	63.00
		134.	Joshua Tayloe, M. D., services	6.00
		135.	J. N. Nicholson, M. D., services	6.00
		136.	D. T. Tayloe & Co., drugs	4.25
		137.	J. S. Mann, Superintendent, pay rolls	2,415.56
		138.	Seaboard Air Line Railway, transporta-	
			tion	29.60
		139.	Magnus Hessberg, leather	20.18
		140.	Raleigh and Southport Railway, transpor-	
			tation	104.00
		141.	Central Prison, pay roll	1,129.11
		142.	W. J. Rhodes, potatoes	10.50
		143.	S. J. Busbee, supplies	20.76
		144.	J. E. Hoskius, supplies	61.77
		145.	C. N. Christian, supplies	5.00
		146.	Capital City Telephone Company, tele-	
			phone	3.58
		147.	W. L. Chaffiu, supplies	37.86
		148.	W. S. Cox, supplies	71.80
		149.	W. R. Crawford, beef	69.70
		150.	W. H. King Drug Company, drugs	37.85
		151.	Tucker Building Pharmacy, drugs	5.85
		152.	Johnson & Johnson Company, ice	7.00
		153.	The Glamorgan Pipe and Foundry Com-	
			pany, pipe	148.04
		154.	J. H. Gill, castings	136.61
		155.	Southern Railway Company, freight	235.47
		156.	F. D. Forester Company, groceries	88.28
		157.	J. P. Kerr, director	39.20
		158.	J. G. Hackett, director	30.50
		159.	R. H. Speight, director	31.00
		160.	W. E. Crosland, director	23.30
		161.	S. H. Hearne, director	27.90
April	3.	162.	N. C. Building and Supply Company, lum-	
			ber	82.47
		163.	Standard Oil Company, oil	42.66
		164.	Southern Railway, transportation	3.70
		165.	Thel Hooks, M. D., services	5.00
		166.	J. C. Steele & Sons, repairs	14.50

1909.]		DOCUMENT No. 15.	47
Ţ	ouche	r	
1907. A	umber	r.	
April 3.	167.	Hood Bros., drugs\$	2.25
	168.	White Star Company, groceries	13.90
	169.	Washington Drug Company, drugs	2.80
	170.	S. G. Tayloe, hauling	2.25
	171.	D. F. Morgan, beef	5.53
	172.	G. F. Jones, groceries	39.82
	173.	Palace Pharmacy, drugs	3.55
	174.	Eureka Lumber Company, lumber	9.99
	175.	Smithfield Hardware Company, oil	7.85
	176.	S. R. White & Bro., castings	21.00
	177.	Atlantic Coast Line Railway, freight	76.31
	178.	Wyatt Harness Company, harness	162.00
	179.	George Marsh & Co., lye	9.70
	180.	Holmes Grocery Company, groceries	29.45
	181.	Blair & Healy, molasses	40.06
	182.	W. H. King Drug Company, drugs	61.61
	183.	William Woollcott, dry goods	104.24
	184.	Harvey, Blair & Co., groceries	371.87
	185.	Samuel Bear, Sr., & Sons, groceries	118.30
	186.	T. W. Wood & Sons, seed	164.38
	187.	Raleigh and Southport Railway, freight	3.99
	188.	W. S. Forbes & Co., meat	989.24
	189.	King Bros., tobacco	66.00
	190.	W. A. Myatt, groceries	142.61
	191.	C. A. Norris, groceries	96.81
	192.	Virginia-Carolina Chem. Co., fertilizers	1,875.11
	193.	A. S. Foreman, fish	21.80
	194.	Thos. H. Briggs & Sons, hardware	70.04
	195.	Caraleigh Phosphate Works, fertilizers	119.45
	196.	Crowder & Rand, sugar	21.35
	197.	Powell & Powell, coal	61.20
	198.	Hannah & Co., lumber	22.50
	199.	Spool Cotton Company, cotton	45.00
	200.	Tower-Binford Electric Company, supplies	14.67
	201.	J. C. Stevenson Company, groceries	61.58
	202.	Jno. M. Fleming, warden, commutation	140.00
	203.	R. J. Reynolds Tobacco Company, tobacco	30.80
	204.	J. Frank Jarman, drugs	13.75
	205.	W. E. Springer & Co., hardware	3.10
	206.	F. D. Forester & Co., groceries	74.19
	207.	Gilbert & Sessoms, wood	63.20
	208.	P. C. & C. W. Gregory, mdse	6.30
	209.	Alfred Williams & Co., stationery	5.50
	210.	Raleigh and Southport Railway, freight	387.82
	211.	C. J. Rhem, supplies	26.80
	212.	W. L. Chaffin, supplies	48.98

48			DOCUMENT No. 15.	[Session		
	Voucher					
1907.	N	umber				
April	3.	213.	Jno. M. Fleming, warden, commutation \$	51.90		
		214.	Central Prison, pay roll	1,200.63		
		215.	J. S. Mann, Superintendent, pay rolls	2,467.29		
		216.	C. N. Christian, stamps	3.00		
		217.	Pride Jones Thomas, M. D., services	42.00		
		218.	J. T. Cole, beef	26.77		
		219.	J. E. Hoskins, supplies	141.28		
		220.	J. J. Lane, team	6.00		
		221.	J. D. Barnes, groceries	5.05		
		222.	J. P. Whitehead, M. D., services	24.00		
		223.	S. J. Busbee, supplies	28.93		
		224.	Johnson & Johnson Company, ice	14.00		
		225.	W. R. Crawford, beef	85.85		
		226.	W. S. Forbes & Co., meat	. 95.90		
		227.	Seaboard Air Line Railway, freight	29.12		
		228.	Virginia-Carolina Chem. Co., fertilizers	1,875.11		
		229.	J. S. Mann, Superintendent, pay roll	241.86		
		230.	Wachovia Loan and Trust Co., premiums	40.00		
		231.	J. G. Hackett, director	30.50		
		232.	J. P. Kerr, director	39.20		
		233.	S. H. Hearne, director	27.90		
		234.	W. E. Crosland, director	24.55		
		235.	R. H. Speight, director	22,00		
		236.	W. S. Cox, supplies	55.63		
		237.	B. R. Lacy, Treasurer, maintenance Dan-			
			gerous Insane	500.00		
		238.	For \$70,400 and N. C. four per cent, bonds			
			for \$104,600 to B. R. Lacy, State Treas-			
			urer, complying with the act of the Gen-			
			eral Assembly of North Carolina, rati-			
			fied March 11, 1907	175,000.00		
May	1.	239.	Thomas H. Briggs & Sons, hardware	57.28		
		240.	Thomas H. Briggs & Sons, hardware	54.98		
		241.	J. H. Gill, castings	162,00		
		242.	Mills Manufacturing Company, lumber	3.00		
		243.	Swift & Co., lard	30.80		
		244.	Atlantic Coast Line Railway, freight	41.05		
		245.	Powell & Powell, coal	216.56		
		246.	Hunter Bros. & Brewer Co., shoes	12.00		
		247.	Schwarzschild & Sulzberger Co., meat	924.43		
		248.	Dewar & Wilder, coffee	12.06		
		249.	George Marsh & Co., lye, etc	10.00		
		250.	A. S. Forman, fish	16.45		
FILE		251.	C. A. Norris, groceries	49.45		
		252.	W. A. Myatt, groceries	25.71		
		253.	Crowder & Rand, groceries	62.05		

32.62

4.45

1909.	_	DOCUMENT No. 15.	49
	Voucher		
1907.	Number		
May	1. 254.	King Bros., tobacco\$	106.80
	255.	Warner Moore & Co., lime	22.00
	256.	The Watt Plow Company, planters	50.00
	257.	C. C. Covington Company, molasses	64.00
	258.	Harvey, Blair & Co., groceries	285.44
	259.	W. H. King Drng Company, drugs	89.97
	260.	N. C. Lumber Company, lumber	13.36
	261.	J. C. Stevenson Company, groceries	16.58
	262.	Samuel Bear, Sr., & Sons, groceries	80.42
	263.	Holmes Grocery Company, groceries	13.00
	264.	J. R. Ferrall & Co., groceries	18.15
	265.	J. D. Barnes, groceries	40.73
	266.	C. L. Wilson, drugs	20.60
	267.	O. L. Denning, services	25.50
	268.	Blair & Healy, molasses	9.54
	269.	R. J. Reynolds Tobacco Co., tobacco	26.00
	270.	Southern Railway, freight	619.32
	271.	J. W. Murchison Company, castings	4.75
	272.	Wyatt Haruess Company, oil	5.00
	273.	S. R. White & Bro., castings	35.39
	274.	Schwarzschild & Sulzberger Co., meat	414.78
	275.	Guarantee Shoe Company, shoes	3.50
	276.	Southern Railway, transportation	4.30
	277.	J. C. Bell, cabbage	6.00
	278.	J. M. Fleming, warden, commutation	131.00
	279.	William Woollcott, shoes	1.75
	280.	J. M. Fleming, warden, reward, etc	59.75
	281.	T. M. Arriugton, clerk, emergency fund	500.00
	282.	W. S. Cox, supplies	68.75
	283.	W. L. Chaffin, supplies	48.31
	284.	F. D. Forester & Co., groceries	61.79
	285.	J. Frank Jarman, drugs	13.80
	286.	W. S. Forbes & Co., meat	120.25
	287.	J. C. Steele & Sons, wire	1.60
	288.	J. S. Mann, Superintendent, pay roll	2,939.91
	289.	Central Prison, pay roll	1,336.52
	290.	D. H. Sanders, drugs	6.40
	291.	J. H. Stanley, M. D., services	22.00 28.88
	292.	W. R. Campbell, supplies	78.60
	293.	Raleigh and Southport Ry. Co., freight	62,40
	294.	Powell & Powell, coal	3.00
	295.	C. N. Christian, stamps	17.10
	296.	The Keen Company, supplies	11.10

297. J. T. Cole, beef.....

298. S. J. Busbee, supplies.....

Huske Hardware Company, hardware...

	V	ouche	r	
1907.	N	umber	r.	
May	1.	300.	Bethune & Melvin, groceries\$	11.20
		301.	Gilbert & Sessoms, wood	121.60
		302.	C. E. Crawford, beef	67.70
		303.	William Woollcott, dry goods	43.75
		304.	D. H. Ponton, hogs	35.00
		305.	Tucker Building Pharmacy, drngs	2.50
		306.	S. R. White & Bro., castings	16.55
		307.	Thomas H. Briggs & Sons, lamps	2.00
		308.	J. G. Hackett, director	30.50
		309.	J. P. Kerr, director	39.20
		310.	R. H. Speight, director	22.00
		311.	W. E. Crosland, director	23.30
		312.	S. H. Hearne, director	27.90
		313.	Seaboard Air Line Railway, freight	23.83
June	1.	314.	Raleigh Telephone Company, telephone	9.27
		315.	Capital City Telephone Co., telephone	3.58
		316.	Atlantic Coast Line Railway, freight	44.00
		317.	Wachovia Loan and Trust Co., insurance	37.50
		318.	N. C. Building and Supply Co., lumber	20.9
		319.	Fleishman, Morris & Co., shoes	35.76
		320.	The Everett Hardware Co., pump	12.50
		321.	Edwards & Broughton Printing Company,	
		0-1.	printing	6.00
		322.	Benson Drug Company, drugs	7.35
		323.	F. T. Moore, M. D., services	14.50
		324.	G. E. Parker, M. D., services	30.50
		325.	John W. Evans' Son, tire	4.75
		326.	J. H. Culbreth & Co., oil.	13.18
		327.	Swift & Co., lard	33.75
		328.	George Marsh & Co., groceries	15.00
		329.	W. B. Mann, groceries	8.00
		330.	Dewar & Wilder, coffee	12.15
		331.	Crowder & Rand, flour	19.71
		332.	National Oil Company, oil	29.66
		333.	Wyatt Harness Company, collar	2.75
		334.	Standard Oil Company, oil	7.49
		335.		6.68
			S. W. Brewer, burlaps, etc	96.97
		336.	C. A. Norris, groceries	15.00
		337.	J. C. Steele & Sons, repairs	
		338.	Thos. H. Briggs & Sons, hardware	108.98
		339.	Frederick Vietor & Achelis, stripes	244.74
		340.	Warner Moore & Co., lime	11.00
		341.	Powell & Powell, coal	154.20
		342.	Johnson & Johnson Company, ice	7.00
		343.	Harvey, Blair & Co., groceries	371.78
		344.	S. R. White & Bro., castings	62.13

Thos. H. Briggs & Sons, hardware . . . . . .

W. S. Cox, supplies.....

6.10

47.28

385.

386.

-	Vouche	r	Locobion
1907.			
June	1. 388.	Frederick Vietor & Achelis, stripes\$	143.00
	389.	Raleigh and Southport Railway, freight.	259.77
	390.	C. E. Crawford, beef	82.90
	391.	C. N. Christian, supplies	16.82
	392.	Cotton Oil and Ginning Company, cotton	
		seed	19.00
	393.	J. R. Tillery, cotton seed	40.00
	394.	J. G. Hackett, director	46.00
	395.	W. E. Crosland, director	23.30
	396.	J. P. Kerr, director	39.20
	397.	R. H. Speight, director	22.00
	398.	Riddick & Mann, pipe	166.62
	399.	W. C. Riddick, sewer expense	1,965.13
	400.	S. H. Hearne, director	27.90
July	3. 401.	Western Union Telegraph Company, tele-	
		grams	1.05
	402.	B. R. Lacy, Treas., interest farm bonds	1,200.00
	403.	B. R. Lacy, Treasurer, maintenance In-	
		sane Department	2,500.00
	404.	Frederick Vietor & Aehelis, stripes	1,258.42
	405.	Schwarzschild & Sulzberger Company,	
		meat	941.15
	406.	Harvey, Blair & Co., groeeries	319.15
	407.	W. H. King Drug Company, drugs	99.29
	408.	Powell & Powell, coal	107.40
	409.	Atlautie Coast Line Railway, freight	36.69
	410.	Westinghouse Electric and Manufacturing	
		Company, motor	54.00
	411.	Lumsden Bros., gasoline	1.50
	412.	D. S. Currie, M. D., services	16.00
	413.	Edwards & Broughton Printing Company,	
		printing	9.75
	414.	Johnson & Johnson Company, ice	21.00
	415.	Tucker Building Pharmacy, drugs	2.50
	416.	Crowder & Rand, groeeries	90.51
	417.	C. A. Norris, crackers	1.04
	418.	Dewar & Wilder, eoffee	11.78
	419.	W. A. Myatt, groeeries	84.80
	420.	W. B. Mann, tomatoes	6.75
	421.	N. C. Building and Supply Company, lum-	=`00
	400	ber	5.00 15.24
	422. 423.	Holmes Grocery Company, groceries	64.74
	423.	Samuel Bear, Sr., & Sons, groceries	50.70
	424.	Standard Oil Company, oil	79.95
	426.	Thos. H. Briggs & Sons, hardware Fleishman, Morris & Co., shoes	217.70
	420.	r reisiman, Morris & Co., Shoes	217.70

1909.]	DOCUMENT No. 15.	53
Voucher		
1907. Number		
July 3. 427.	William Woollcott, hats\$	61.80
428.	Alfred Williams & Co., stationery	7.00
429.	King Bros., tobacco	33.60
430.	J. H. Cnlbreth & Co., oil	12.35
431.	C. C. Covington Co., molasses	107.10
· 432.	Cuyler & Mohler, sprinklers	4.60
433.	R. J. Reynolds Tobacco Company, tobacco	98.60
434.	Schwarzschild & Sulzberger Company,	
	meat	351.54
435.	Southern Railway, transportation	50.59
436.	J. M. Fleming, commutation	104.00
437.	Hunter Bros. & Brewer Company, shoes	18.00
438.	Capital City Telephone Company, tele-	
	phone	3.64
439.	J. W. Murchison & Co., lime	1.15
440.	J. C. McMillan, Sr., oil	7.04
441.	Thomas H. Briggs & Sons, hardware	38.13
442.	J. Frank Jarman, drugs	22.60
443.	Pride Jones Thomas, M. D., services	36.00
444.	J. C. Stevenson Company, groceries	37.91
445.	Southern Railway, freight	235.78
446.	Powell & Powell, coal	61.20
447.	George Marsh & Co., coffee	10.63
448.	F. D. Forester & Co., groceries	85.70
449.	Raleigh and Southport Ry. Co., wood	1,085.87
450.	Central Prison, pay roll	1,389.95
451.	J. S. Mann, Superintendent, pay roll	3,012.07
452.	Young & Hughes, plumbing	42.05
453.	J. E. Hoskins, supplies	95.59
454.	A. S. Foreman, fish	14.00
455.	C. J. Rhem, postage	6.30
456.	Len. H. Adams, peas	6.50
457.	Edwards & Broughton Printing Company,	
	printing	28.00
458.	W. L. Chaffin, supplies	46.72
459.	Johnson & Johnson Company, ice	14.00
460.	Tucker Building Pharmacy, drugs	3.50
461.	S. J. Busbee, supplies	49.14
462.	B. R. Graham, M. D., services	2.00
463.	C. N. Christian, supplies	3.50
464.	W. S. Cox, supplies	72.43
465.	W. A. Myatt, groceries	4.48
466.	Seaboard Air Line Railway, freight	35.43
467.	W. R. Crawford, beef	67.35
468.	Weathers & Perry, shades	6.80
469.	Raleigh and Southport Railway, freight	50.89

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190	07. 2	Vumbe:	r.	
July	7 3.	470.	Hunter Bros. & Brewer Company, shirts\$	1.00
	. 9.	471.	Powell & Powell, coal	49.50
		472.	W. H. King Drug Company, drugs	47.64
		473.	Weldou Grocery Company, groceries	52.25
		474.	Alfred Williams & Co., stationery	6.57
		475.	George Marsh & Co., coffee	11.90
		476.	C. A. Norris, groceries	79.60
		477.	W. A. Myatt, groceries	11.54
		478.	Thomas H. Briggs & Sons, hardware	36.28
		479.	J. G. Hackett, director	30.50
		480.	John P. Kerr, director	39.20
		481.	W. E. Crosland, director	23,30
		482.	R. H. Speight, director	22.00
		483.	S. H. Hearne, director	27.90
	11.	484.	J. E. Finley, president, supplies	
	11.	485.		497.94
Aug	. 7.	486.	Sydnor Pump and Well Co., drilling well	3,793.61
Aug		487.	J. C. Stevenson Company, groceries	75.85
			Samuel Bear, Sr., & Sons, groceries	59.30
		488.	Blair & Healey, molasses	65.52
		489.	Harvey, Blair & Co., groceries	296.21
		490.	W. H. King Drug Company, drugs	70.32
		491.	Powell & Powell, coal	48.60
		492.	G. L. Vinson Plumbing Company, repairs	6.48
		493.	James B. Clow & Sous, fixtures	20.48
		494.	Atlantic Coast Line Railway, freight	25.10
		495.	Warner Moore & Co., lime	13.00
		496.	W. A. Myatt, groceries	10.29
		497.	Schwarzschild & Sulzberger Co., meat	1,362.48
		498.	Southern Railway, transportation	194.80
		499.	Harrisburg Foundry, repairs	56.10
		500.	Pender Hardware Company, groceries	31.72
		501.	E. H. Adkins, M. D., services	4.00
		502.	R. J. Reynolds Tobacco Co., tobacco	137.10
		503.	Thomas H. Briggs & Sons, hardware	215.53
		504.	F. D. Forester & Co., groceries	17.60
		505.	W. S. Cox, supplies	89.35
		506.	J. M. Fleming, commutation	118.00
		507.	J. Frank Jarman, drugs	11.65
		508.	Schwarzschild & Sulzberger Co., meat	165.46
		509.	A. S. Forman, fish	19.50
		510.	Southern Railway, freight	146.99
		511.	J. E. Hoskins, supplies	68.37
		512.	Standard Oil Company, oil	11.41
		513.	M. S. Clark, slate	3.00
		514.	Johnson & Johnson Company, ice	21.00
		515	W. L. Chaffin supplies	53.53

Thos. H. Briggs & Sons, hardware.....

Fleishman, Morris & Co., shoes.....

C. A. Norris, groceries.....

Standard Sewing Machine Co., needles . . .

J. C. Steele & Sons, repairs.....

178,32

532.63

73,60

1.03

14.40

557.

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90		DOCUMENT No. 15.	Session
1	Vouche	r	
1907.	Number	r.	
Sept. 4.	562.	Frederick Vietor & Achelis, stripes\$	258.35
	563.	R. J. Reynolds Tobacco Co., tobacco	127.00
	564.	Samuel Bear, Sr., & Sons, groceries	41.70
	565.	Holmes Grocery Company, groceries	33.24
	566,	Standard Oil Company, oil	5.52
	567.	Raleigh Telephone Co., telephone	9.25
	568.	Seaboard Air Line Ry., transportation	, 193.88
	569.	A. S. Foreman, fish	19.50
-	570.	Harrell's Printing House, printing	4.50
	571.	Magnus Hessberg, leather	12.21
	572.	Powell & Powell, coal	126.90
	573.	Thos, H. Briggs & Sons, hardware	8.03
	574.	Dixon Manufacturing Company, stripes	735.28
	575.	Heller Bros., shoes	24.00
	576.	J. C. Stevenson Company, groceries	55.53
	577.	Samuel Bear, Sr., & Sons, groceries	32.60
	578.	Yelverton Hardware Co., hardware	1.25
	579.	Higgins Drug Company, drugs	6.75
	580.	William Spicer, M. D., services	33.00
	581.	Royall Grocery Company, groceries	36.48
	582.	Pride Jones Thomas, M. D., services	81.00
	583.	J. M. Fleming, commutation	99.00
	584.	Jonathan Havens, meal	14.50
	585.	J. Frank Jarman, drugs	28.70
	586.	C. E. Mann, hardware	62.46
	587.	W. C. McMackin, treating horse	12.20
	588.	Southern Railway, transportation	3.70
	589.	Southern Railway, freight	207.75
	590.	Southern Railway, coal	47.28
	591.	Northern Ohio Blanket Mills, blankets	250.00
	592.	P. C. & C. W. Gregory, lumber	223.83
	593.	S. J. Busbee, supplies	33.23
	594.	J. E. Hoskins, supplies	76.19
	595.	J. B. Ricks, supplies	59.95
	596.	W. S. Cox, supplies	141.33
	597.	W. L. Chaffin, supplies	20.62
	598.	Johnson & Johnson Company, ice	28.00
	599.	Tucker Building Pharmacy, drugs	2.90
	600.	J. S. Mann, Superintendent, pay rolls	3,024.95
,	601.	Central Prison, pay roll	1,427,15
	602.	C. N. Christian, account	10.96
	603.	P. C. & C. W. Gregory, lumber	137.03
	604.	Young & Hughes, plumbing	3.37
	605.	Lumsden Bros., slate	5.75
	606.	T. M. Arrington, clerk, emergency fund	400.00
	607.	Fleishman, Morris & Co., shoes	83.73

1909.	7		DOCUMENT No. 15.	57
	V	oucher	•	
1907.	N	umber		
Sept.	4.	608.	C. E. Crawford, beef\$	52.88
		609.	R. B. Beckwith, M. D., services	55.00
		610.	Leach Towing Company, towing	15.00
		611.	J. G. Hackett, director	30.50
		612.	Jno. P. Kerr, director	39.20
		613.	R. H. Speight, director	-22.00
		614.	S. H. Hearne, director	47.50
		615.	W. E. Crosland, director	42.90
		616.	B. R. Lacy, Treas., paving Capitol Square	309.40
Oct.	2.	617.	Thos. H. Briggs & Sons, hardware	220.88
		618.	W. A. Myatt, groceries	111.60
		619.	C. A. Norris, groceries	101.15
		620.	Dewar & Wilder, soap	4.00
		621.	King, Marsh & Co., coffee	13.24
		622.	Standard Oil Company, oil	44.01
		623.	Institution Deaf, Dumb and Blind, brooms	6.25
		624.	W. H. King Drug Company, drugs	75.58
		625.	Atlantic Coast Line Railway, freight	61.73
		626.	S. W. Brewer, burlaps	13.70
		627.	Magnus Hessberg, leather	48.48
		628.	Bedford Mills Company, stripes	1,217.44
		629.	Blair & Healy, molasses	53.46
		630.	Harvey, Blair & Co., groceries	255.82
		631.	Schwarzschild & Sulzberger Co., meat	1,110.65
		632.	Seaboard Air Line Railway, freight	260.63
		633.	A. S. Foreman, fish	24.00
		634.	W. E. Springer & Co., castings	8.75
		635.	Holmes Grocery Company, groceries	60.42
		636.	J. C. Stevenson Company, groceries	48.98
		637.	R. J. Reynolds Tobacco Co., tobacco	126.80
		638.	The Spool Cotton Company, cotton	59.48
		639.	Capital City Telephone Co., telephone	6.47
		640.	Dixon Manufacturing Company, stripes	337.50
		641.	Standard Electric Supply Co., wire	22.78
		642.	Gilbert & Sessoms, lumber	59.10
		643.	Caraleigh Phosphate Works, fertilizers	23.89
		644.	Warner Moore & Co., lime	6.00
		645.	Schwarzschild & Sulzberger Co., meat	362.60
		646.	Aydlett Bros. Co., groceries	99.02
		647.	Samuel Bear, Sr., & Sons, groceries	45.07
		648.	Job P. Wyatt & Bros., mower	15.75
		649.	Martin Hosiery Mills, hose	66.65
		650	Boylan-Pearce Company, matting	16.63
		651.	Royall & Borden Furniture Co., furniture	175.00
		652.	W. S. Cox, supplies	107.87
		653.	John L. Mann, boring well	31.00

90			DOCUMENT NO. 13.	Dession
	V	ouche		
1907.	Α	umber		
Oct.	2.	654.	J. M. Fleming, commutation\$	153.00
		655.	K. M. Biggs, groceries	110.74
		656.	Southern Railway, transportation	74.88
		657.	Dixon Mannfacturing Company, stripes	380.62
		658.	J. Frank Jarman, drugs	31.40
		659.	Thos. H. Briggs & Sons, hardware	88.37
		660.	Wade & Morrison, tents	325.00
		661.	Martin Hosiery Mills, hose	142,60
		662.	Hunter Bros. & Brewer Co., dry goods	76.29
		663.	W. L. Chaffin, supplies	45.27
		664.	Bedford Mills Company, stripes	794.55
		665.	J. S. Mann, Superintendent, pay rolls	3,119.71
		666.	J. E. Hoskins, supplies	70.72
		667.	J. B. Ricks, supplies	65.39
		668.	C. A. Norris, flour	9.00
		669.	Southern Railway Supply Co., pipe	301.22
		670.	Raleigh and Southport Ry. Co., freight	16.40
		671.	Central Prison, pay roll.	1,389.45
		672.	W. A. Myatt, burlaps	69.84
		673.	Walter Woollcott, dry goods	106.95
		674.	The Everett Hardware Co., hardware	2.77
		675.	Standard Oil Company, oil	43.63
		676.	Royall Grocery Company, groceries	121.95
		677.	C. N. Christian, express, etc	12.20
		678.	C. W. Dunn, dog.	25,00
		679.	Wyatt Harness Company, collar,	2.50
		680.	Samuel Bear, Sr., & Sons, groceries	12.40
		681.	John and Wm. Spicer. M. D.'s, services	27.00
		682.	Higgins Drug Company, drugs	7.25
		683.	C. J. Rhem, stamps	5.20
		684.	Fulton Bag and Cotton Mills, bags	247.00
		685.	N. C. Lumber Company, lumber	79,65
		686.	Len. H. Adams, seed	2.80
		687.	Edwards & Broughton, printing	27.75
		688.	Rev. A. H. Moment, religious services	25.00
		689.	Rev. L. B. Jones, religions services	25.00
		690.	Rev. Cæsar Johnson, religious services	25.00
		691.	Rev. J. E. King, religious services	25.00
		692.	Johnson & Johnson Company, ice	21,00
		693.	E. C. Crawford, beef	48.15
		694.	Baker-Thompson Lumber Co., lumber	12.00
		695.	Seaboard Air Line Railway, freight	14.09
		696.	J. G. Hackett, director	41.00
		697.	W. E. Crosland, director	23.30
		698.	R. H. Speight, director	36,50
		699.	John P. Kerr, director	39.20

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1907	7. A	vumbe	r.	
Oct	2.	700.	The Atkinson Company, groceries\$	6.54
		701.	Raleigh and Southport Ry. Co., freight	244.00
		702.	S. H. Hearne, director	27.90
Nov.	6.	703.	Atlantic Coast Line Railway, freight	28.85
		704.	T. J. L. Weller Company, brick	37.50
		705.	P. C. & C. W. Gregory, lumber	304.13
		706.	R. M. Chatham, horse, buggy, etc	200.00
		707.	Everett Hardware Company, repairs	33.07
		708.	Capital City Telephone Co., telephone	3.59
		709.	Rogers, McCabe & Co., sacks	410.00
		710.	Southern Railway Supply Co., roofing-pipe,	536.80
		711.	The Spool Cotton Company, cotton	6.19
		712.	National Packing Company, meat	795.76
		713.	Schwarzschild & Sulzberger Co., meat	836.58
		714.	Southern Railway, freight	25.14
		715.	T. W. Wood & Sons, seed	39.46
		716.	J. R. Ferrall & Co., groceries	26.59
		717.	Crowder & Rand, meal	25.50
		718.	Warner Moore & Co., lime	17.30
		719.	Thomas A. Partin Company, buttons	9.00
		720.	Raleigh Iron Works, bolts	.86
		721.	Len. H. Adams, shingles	31.40
		722.	Lumsden Bros., tin	14.00
		723.	W. H. King Drug Company, drugs	109.75
		724.	Harvey, Blair & Co., groceries	93.21
		725.	Powell & Powell, coal	100.68
		726.	C. A. Norris, groceries	73.00
		727.	W. A. Myatt, groceries	51.67
		728.	King-Marsh Company, groceries	19.75
		729.	C. C. Covington Company, molasses	53.90
		730.	R. J. Reynolds Tobacco Co., tobacco	135.60
		731.	A. S. Foreman, fish	30.00
		732.	Thomas H. Briggs & Sons, hardware	189.91
		733.	Westinghouse Electric Company, motor	190.00
		734.	Samuel Bear, Sr., & Sons, groceries	66.99
		735.	Holmes Grocery Company, groceries	34.40
		736.	L. H. Caldwell, stoves	24,85
		737.	Fleishman, Morris & Co., shoes	119.33
		738.	J. C. Stevenson Company, groceries	83.80
		739.	Chockoyotte Brick Company, brick	129.00
		740.	Raleigh and Southport Ry. Co., freight	53.00
		741.	Institution Deaf. Dumb and Blind, brooms,	5.00
		742.	Magnus Hessberg, leather	31.64
		743.	Dixon Manufacturing Company, stripes	374.72
		744.	Dewey Bros., repairs	9.41
		7.15		38.00

	Vouche	er	[ 000010.
1907.	Numbe	r.	
Nov.	6. 746.	E. B. Cozzens, beef\$	8.5
	747.	A. A. Nichols, beef	9.4
	748.	Credle & Wright Company, groceries	10.1
	749.	D. M. Carter, groceries	165.1
	750.	Western Union Telegraph Co., telegrams	4.1
	751.	J. M. Fleming, commutation	107.0
	752.	National Oil Company, oil	28.4
	753.	S. J. Busbee, supplies	31.7
	754.	D. T. Tayloe & Co., drngs	7.6
	755.	Joshua Tayloe, M. D., services	24.0
	756.	Yelverton Hardware Company, globes	.70
	757.	W. S. Cox, supplies	138.93
	758.	W. L. Chaffin, supplies	37.23
	759.	Edwards & Broughton, printing	6.23
	760.	G. H. Johnson, services	10.50
	761.	C. J. Rhem, stamps	3.23
	762.	Pride Jones Thomas, M. D., services	42.00
	763.	R. M. Chatham, wagon	35.0
	764.	J. Frank Jarman, drugs	32.5
	765.	Johnson & Johnson Company, ice	14.00
	766.	Raleigh and Southport Ry. Co., freight	96.00
	767.	Ring and Reece, M. D.'s, services	3.00
	768.	R. L. Green, belting	3.80
	769.	J. E. Hoskins, supplies	102.5
	770.	P. C. & C. W. Gregory, lumber	297.90
	771.	Seaboard Air Line Railway, freight	203.51
	772.	Seaboard Air Line Ry., transportation	101.99
	773.	Elkin Hardware Company, stoves	48.73
	774.	C. E. Crawford, beef	49.95
	775.	J. B. Ricks, supplies	43.95
	776.	Aydlett Bros. Company, groceries	125.81
	777.	Wyatt Harness Company, harness	184.00
	778.	Baker-Thompson Lumber Co., lumber	22.50
	779.	J. C. Stevenson Company, hay	3.00
	780.	Tucker Building Pharmacy, drugs	.90
	781.	The Atkinson Company, groceries	129.61
	782.	Southern Railway, freight	13.24
	783. 784.	Southern Railway, transportation	2.64
	785.	Vaughan & Barnes, bagging and ties Thos. H. Briggs & Sons, hardware	830.00 11.65
	786.		1,410.20
	787.	Central Prison, pay roll	3,309.32
	788.	Seaboard Air Line Ry., transportation	47.30
	789.	Crowder & Rand, groceries	50.88
	790.	C. N. Christian, supplies	11.55
	791	C H Johnson services	10.50

1907.	N	umber		
Nov.	6.	792.	Young & Hughes, plumbing\$	12.19
		793.	Western Union Telegraph Co., telegrams	1.67
		794.	John W. Evans' Son, ties	7.00
		795.	C. A. Norris, groceries	69.17
		796.	North Carolina Lumber Co., lumber	126.80
		797.	W. C. McMackin, services	2.50
		798.	Estate William Woollcott, caps	17.40
		799.	Thos. H. Briggs & Sons, hardware	6.25
		800.	W. A. Myatt, groceries	29.38
		801.	National Packing Company, meat	38.75
		802.	Raleigh Iron Works, grate bars	35.12
		803.	T. M. Arrington, clerk, emergency fund	100.00
		804.	W. E. Crosland, director	42.90
		\$05.	R. H. Speight, director	22.00
		806.	S. H. Hearne, director	51.50
		807.	Jno. P. Kerr, director	39.20
		808.	J. G. Hackett, director	54.10
Dec.	2.	809.	Alfred Williams & Co., stationery	7.50
		810.	S. & B. Solomon, shoes	58.05
		811.	O. Marks & Son, shoes	702.50
		812.	D. M. Carter, groceries	51.15
		813.	Schwarzschild & Sulzberger Co., meat	952.81
		814.	Schwarzschild & Sulzberger Co., meat	500.87
		815.	Southern Railway Supply Co., pipe	80.31
		816.	C. C. Covington Company, molasses	21.70
		817.	The J. G. Ball Company, pepper	1.00
		818.	Jonathan Havens, meal	34.36
		819.	Frederick Vietor & Achelis, stripes	644.01
		820.	W. H. King Drug Company, drugs	80.68
		821.	R. J. Reynolds Tobacco Co., tobacco	115.60
		822.	Samnel Bear, Sr., & Sons, beans	29.75
		823.	Northern Ohio Blanket Mills, blankets	625.00
		824.	Holmes Grocery Company, groceries	40.75
		825.	A. S. Foreman, fish	20.00
		826.	Thos. II. Briggs & Sons, hardware	108.31
		827.	Blair & Healy, molasses	77.22
		828.	Harvey, Blair & Company, groceries	145.29
		829.	Warner Moore & Co., lime	14.00
		830.	Dixon Manufacturing Company, stripes	429.75
		831.	Hardy Hardware Company, hardware	29.52
		832:	Raleigh Real Estate and Trust Co., rent	150.00
		833.	North Carolina Lumber Co., lumber	135.94
		834.	Chockoyotte Brick Company, brick	42.50
		835.	Josey Hardware Company, hardware	14.31
		836.	S. Berwanger, caps	26.72
		837.	Fleishman, Morris & Co., shoes	240.26

62 Voucher 1907. Number, Dec. 2. 838. 2.48 839. C. E. Mann, supplies..... 840. Atlantic Coast Line Ry., transportation. . 495.95 841. W. C. Mallison & Co., hardware...... 842 Boylan-Pearce Company, rugs..... 2.50 Elkin Hardware Company, hardware..... 843. 3.90 844. The Atkinson Company, groceries...... 100.64 845. Baker-Thompson Lumber Co., lumber . . . . 48.35 846. Johnson & Johnson Company, coal ...... 148.77 847. Sonthern Railway, transportation..... 43.90 848. Atlantic Coast Line Ry., transportation .. 76.56 849. The American Well Works, pump...... 342.00 850. J. M. Fleming, commutation..... 192.00 851. T. L. Northrop, M. D., services..... 38.00 852. W. S. Vaughan, insurance..... 192.50 853. W. H. S. Burgwyn, insurance..... 192.50 854. Goldsboro Insurance and Realty Co., insurance ..... 187.50 855. D. M. Carter, groceries..... 95.08 856. D. T. Tayloe & Co., drugs..... 2.65 857. Joshua Tayloe, M. D., services..... 3.00 858. Capital City Telephone Co., telephone. . . . 3.38 859. C. E. Crawford, beef..... 48.15 860. Southern Railway Supply Co., pipe ..... 16.84 861. Thos. H. Briggs & Sons, glass..... 12.71 862. J. B. Ricks, supplies..... 46.26 863. Chocoyotte Brick Company, brick . . . . . . 25.50 864. C. N. Christian, supplies..... 31.40 865. Raleigh and Southport Railway, freight ... 41.33 866. Hardy Hardware Company, hardware ... 21.10 867. D. T. Tayloe & Co., drugs..... 2.00 868. D. M. Carter, groceries..... 20.53 869. Joshua Tayloe, M. D., services..... 2.00 870. Fleishman, Morris & Co., shoes..... 120.71 871. W. L. Chaffin, supplies..... 38,40 872. W. S. Cox, supplies..... 175.66 873. J. E. Hoskins, supplies..... 99.08 874. C. A. Mann, groceries..... 20.43 875. Ring and Reece, M. D.'s, services...... 3,50 876. Central Prison, pay roll..... 1.345.16

J. S. Mann, Superintendent, pay rolls . . .

J. S. Atkinson & Co., supplies.....

Frederick Vietor & Achelis, stripes.....

House Mfg. Co., building material.....

J. M. Fleming, commutation.....

Southern Railway, transportation......

3,279,74

9.40

260.04

416.72

39.00

9.26

877.

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	V	oucher		
1907.	N	umber		
Dec.	2.	883.	J. C. Stevenson Company, groceries\$	23,73
		884.	Southern Railway, freight	64.74
		885.	W. E. Crosland, director	23.30
		886.	R. H. Speight, director	22.00
		887.	S. H. Hearne, director	27.90
		888.	J. P. Kerr, director	62.80
	31.	889.	C. C. Covington Company, molasses	76.00
		890.	Harvey, Blair & Co., groceries	288.88
		891.	Jonathan Havens, meal	7.50
		892.	National Packing Company, meat	1,258.60
		893.	Geo. Marsh & Co., groceries	12.65
		894.	W. H. King Drng Company, drugs	64.62
		895.	Seaboard Air Line Railway, freight	565.90
		896.	Raleigh Telephone Company, telephone	9.25
		897.	The Spool Cotton Company, cotton	30.20
		898.	National Oil Company, oil	27.31
		-899.	The Standard Sewing Machine Company,	
			needles	1.54
		900.	Standard Oil Company, oil	52.52
		901.	Standard Oil Company, oil	6.75
		902.	Fleishman, Morris & Co., shoes	283.63
		903.	Frederick Vietor & Achelis, stripes	642.80
		904.	Warner Moore & Co., lime	25,00
		905.	Samuel Bear, Sr., & Sons, groceries	14.95
		906.	Johnson & Johnson Company, ice	14.00
		907.	Dewar & Wilder, groceries	3.19 18.25
		908.	Lumsden Bros., hardware	
		909.	Western Union Telegraph Co., telegrams.	.50
		910.	Aydlett Bros. Company, groceries	42.67
		911.	W. A. Myatt, groceries	99.26
		912. 913.	C. A. Norris, groceries Thos. H. Briggs & Sons, hardware	253.59
		914.	Joshua Tayloe, M. D., services	25.00
		915.	A. S. Foreman, fish	5.00
		916.	Capital City Telephone Co., telephone	3.09
		917.	Baker-Thompson Lumber Co., lumber	14.30
		918.	Raleigh Iron Works, bolts	.30
		919.	Atlantic Coast Line Railway, freight	172.76
		920.	R. J. Reynolds Tobacco Co., tobacco	181.90
		921.	S. J. Busbee, supplies	70.14
		922.	The Everett Hardware Co., hardware	4.92
		923.	Hardy Hardware Company, hardware	20.89
		924.	Thos. A. Partin Company, buttons	254.09
		925.	Wyatt Harness Company, harness	82.00
		926.	Hanes Roller Mills, meal	24.00
		927.	Elkin Hardware Company, hardware	15.17

J. M. Fleming, commutation.....

Hardy Hardware Company, paint ......

Raleigh Iron Works Co., grate bars .....

Nowell & Richardson, groceries.....

Job P. Wyatt & Son, castings.....

Seaboard Air Line Railway, freight.....

National Biscuit Company, crackers .....

128.00

6.50

52.30

42.56

1.80

10.00 1.32

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66	3			DOCUMENT No. 15.	[Session
		V	oucher		
1	908.	N	umber		
Fe	eb.	5.	62.	The Atkinson Company, groceries\$	71.50
			63.	Hanes Roller Mills, meal	32.00
			64.	Ring and Reece, services	5.50
			65.	Nowell & Richardson, tobacco	5.40
			66.	D. M. Carter, groceries	51.53
			67.	Farmers Mercantile Co., groceries	44.95
			68.	J. E. Hoskins, supplies	56.17
			69.	Raleigh Iron Works Co., work	1.25
			70.	C. E. Crawford, beef	59.55
			71.	J. S. Mann, Superintendent, pay rolls	3,111.21
			72.	Central Prison, pay roll	1,353.07
			73.	John W. Evans' Son, repairs	14.00
			74.	P. C. & C. W. Gregory, lumber	61.47
			75.	Raleigh and Southport Railway, freight	55.58
			76.	Johnson & Johnson Company, ice	14.00
			77.	Capital City Telephone Co., telephone	3.33
			78.	N. B. Josey Company, cotton-seed meal	3,250.00
				Lenoir Oil and Ice Co., cotton-seed meal	3,250.00
				Credle & Wright Company, ham	1.98
			80.	S. J. Busbee, supplies	66.68
			81.	C. J. Rhem, brick mason	85.15
			82.	C. N. Christian, brick mason	39.05
			83.	W. L. Chaffin, supplies	40.11
			84.	Western Union Tel. Co., telegrams	1.02
	15		85.	Schwarzschild & Sulzberger Co., meat	310.13
			86.	W. S. Cox, supplies	165.78
			87.	C. E. Mann, peas	19.55
			88.	W. H. Dixon, services	7.50
			89.	W. E. Crosland, director	23.30
			90.	J. P. Kerr, director	39.20
			91.	R. H. Speight, director	44.00
			92.	S. H. Hearne, director	28.10
			93.	J. G. Hackett, director	37.00
Me	e <b>h</b> .	4.	94.	B. R. Lacy, State Treasurer, Dangerous	
				Insane	1,000.00
			95.	Harvey, Blair & Co., groceries	153.01
			96.	Hunter Bros. & Brewer Co., shoes	8.10
			97.	Walter Woollcott, shoes	9.80
			98.	Wake Water Company, pig lead	32.65
			99.	D. M. Carter, groceries	278.01
			100.	Aydlett Bros. Company, groceries	61.71
			101.	Hardy Hardware Co., hardware	21.42
			102.	Nowell & Richardson, groceries	17.10 53.20
			103.	Farmers Mercantile Co., groceries	
			104.	Job P. Wyatt & Son, powder	1.50
			105.	Warner Moore & Co., lime	20.00

Voucher 1908. Number. Mch. 4. 106. Westinghouse Electric Co., repairs......\$ 4.69 107. W. A. Myatt, groceries..... 108. C. A. Norris, groceries..... 84.28 109 Armonr & Co., meat..... 681.28 110. W. B. Mann, chickens..... 10.00 111. A. S. Foreman, fish..... 9.00 112 Standard Oil Company, oil..... 41.85 113. C. B. Ray Harness Company, leather . . . . 114. Alfred Williams & Co., statiouery..... 11.20115 R. J. Reynolds Tobacco Co., tobacco..... 100.40 116. Thomas H. Briggs & Sons, hardware . . . . 100.88 W. H. King Drug Company, drugs...... 95,60 118. Southern Electric Company, lamps..... 23.53 119. House Manufacturing Company, doors . . . . 8.75 120. C. C. Covington Company, molasses..... 62.60 121. S. R. White & Bro., castings..... 70.69 122. A. C. L. Railway, freight..... 21.31 123. The J. G. Ball Company, groceries ...... 6.76 124 Jonathan Havens, meal..... 28.60 125 S. T. Dickerson, Jr., & Co., beans, ...... 126.00 126. Magnus Hessberg, leather..... 15.40 127. Capital City Telephone Co., telephone.... 7.54 128. The Atkinson Company, groceries ...... 135.72 129. Hanes Roller Mills, meal..... 32.00 130. Elkin Hardware Company, hardware..... 20.46 131. P. C. & C. W. Gregory, lumber..... 132. W. G. Lucas, brick..... 32,50 133. Heller Bros., shoes..... 27.00 134. J. H. Gill, eastings..... 84.07 135. Ceutral Prison, pay roll..... 1.295.72136. J. S. Mann, Superintendent, pay rolls..... 2,925.32 137. T. M. Arrington, clerk, emergeucy fund... 200.00 138. J. M. Flemiug, warden, commutation.... 159.00 139. J. E. Hoskins, supplies..... 74.46 W. L. Chaffin, supplies..... 140. 21.30 141. C. L. Mann, services..... 60.00 142. Home Telephone Company, telephone.... 37.50 143. Raleigh and Southport Railway, freight .. 57.51 144. Richardson Drug Company, drugs...... 11.20 145. Noble & Noble, services..... 25.00 146. Ring and Reece, services..... 5.50 147. Elkin Drug Company, drugs..... 1.00 148. Southern Railway, ticket..... .58 149. Southern Railway, freight..... .50 Seaboard Air Line Railway, freight ..... 150. C. A. Norris, lye..... 151. 8.25

	V	ouehe	r	
1908.	N	umber		
Mch.	4.	152.	J. P. Wyatt & Son, powder	.75
		153.	Swift & Co., meat	38.59
		154.	C. E. Crawford, beef	81.75
		155.	C. N. Christian, account	110.47
		156.	J. C. Steele & Sons, repairs	42.75
		157.	Johnson & Johnson Company, ice	7.00
		158.	N. C. Cotton Oil Company, meal	7.00
		159.	Western Union Telegraph Co., telegrams	1.87
		160.	Southern Railway, freight	2.41
		161.	W. H. Dixon, supplies	8.50
		162.	S. J. Busbee, supplies	46.29
		163.	J. C. Hill, jack	400.00
		164.	Patton & Stikeleather, feeding jack	5.00
		165.	W. S. Cox, supplies	158.73
		166.	Armour & Co., meat	69.11
		167.	W. E. Crosland, director	23.30
		168.	J. P. Kerr, director	39.20
		169.	R. H. Speight, director	18.00
		170.	S. H. Hearne, director	28.10
		171.	J. G. Hackett, director	64.90
April	1.	172.	E. T. Whitehead & Co., drugs	1.75
		173.	Goldsboro Insurance Co., insurance	122.85
		174.	Wade & Morrison, tent	35.00
		175.	Schwarzschild & Sulzberger Co., meat	648.19
		176.	Swift & Co., meat	33.04
		177.	Crowder & Rand, eoffee	10.12
		178.	W. B. Mann, chickens	7.50
		179.	George Marsh & Co., lye	8.25
		180.	The J. G. Ball Company, sugar	17.42
		181.	W. A. Myatt, groeeries	44.10
		182.	C. A. Norris, groeeries	102.25
		183.	W. H. King Drug Company, drugs	79.31
		184.	Thomas H. Briggs & Sons, hardware	83.09
		185.	A. S. Foreman, fish	18.25
		186.	W. C. Cram, valve	1.05
		187.	Raleigh Telephone Company, telephone	9.40
		188.	J. C. Steele & Sons, repairs	8.39
		189.	John T. Hessor Coal Company, coal	56.28
		190.	Seaboard Air Line Ry., transportation	5.36
		191.	Raleigh Iron Works Company, bolts	.87
		192.	T. W. Wood & Sons, seed	200.46
		193.	Hanes Roller Mills, meal	32.00
		194.	Blair & Healy, molasses	37.62
		195.	Warner Moore & Co., lime	17.00
		196.	S. R. White & Bro., castings,	20.41
		197.	J. H. Gill, castings	35.00

1908. Number.     17.46       April 1. 198. Magnus Hessberg, leather.     \$ 17.46       199. R. J. Reynolds Tobacco Co., tobacco     85.60       200. Spool Cotton Company, cotton     27.08       201. Thomas A. Partin Company, dry goods     93.81       202. Harvey, Blair & Co., groceries     156.12       203. Wachovia Loan and Trust Co., insurance     40.00       204. P. C. & C. W. Gregory, lumber     89.07       205. Chockoyotte Brick Company, brick     32.00       206. Hardy Hardware Company, lime     6.60       207. Wyatt Harness Company, harness     15.00       208. M. S. Clark, slate     3.00       209. S. T. Dickerson, Jr., & Co., beans     42.70       210. K. B. Johnson, lumber     18.95       211. D. M. Carter, groceries     137.00       212. Jonathan Havens, meal     21.00
199. R. J. Reynolds Tobacco Co., tobacco.       85,60         200. Spool Cotton Company, cotton.       27,08         201. Thomas A. Partin Company, dry goods.       93,81         202. Harvey, Blair & Co., groceries.       156,12         203. Wachovia Loan and Trust Co., insurance.       40,00         204. P. C. & C. W. Gregory, lumber.       89,07         205. Chockoyotte Brick Company, brick.       32,00         206. Hardy Hardware Company, lime.       6,60         207. Wyatt Harness Company, harness.       15,00         208. M. S. Clark, slate.       3,00         209. S. T. Dickerson, Jr., & Co., beans.       42,70         210. K. B. Johnson, lumber.       18,05         211. D. M. Carter, groceries.       137,00         212. Jonathan Havens, meal.       21,00
200. Spool Cotton Company, cotton
201. Thomas A. Partin Company, dry goods       93.81         202. Harvey, Blair & Co., groceries       156.12         203. Wachovia Loan and Trust Co., insurance       40.00         204. P. C. & C. W. Gregory, lumber       89.07         205. Chockoyotte Brick Company, brick       32.00         206. Hardy Hardware Company, lime       6.60         207. Wyatt Harness Company, harness       15.00         208. M. S. Clark, slate       3.00         209. S. T. Dickerson, Jr., & Co., beans       42.70         210. K. B. Johnson, lumber       18.95         211. D. M. Carter, groceries       137.00         212. Jonathan Havens, meal       21.00
202. Harvey, Blair & Co., groceries.     155.12       203. Wachovia Loan and Trust Co., insurance.     40.00       204. P. C. & C. W. Gregory, lumber.     89.07       205. Chockoyotte Brick Company, brick.     32.00       206. Hardy Hardware Company, lime.     6.60       207. Wyatt Harness Company, harness.     15.00       208. M. S. Clark, slate.     3.00       209. S. T. Dickerson, Jr., & Co., beans.     42.70       210. K. B. Johnson, lumber.     18.95       211. D. M. Carter, groceries.     137.00       212. Jonathan Havens, meal.     21.00
203. Wachovia Loan and Trust Co., insurance.       40.00         204. P. C. & C. W. Gregory, lumber.       89.07         205. Chockoyotte Brick Company, brick.       32.00         206. Hardy Hardware Company, lime.       6.60         207. Wyatt Harness Company, harness.       15.00         208. M. S. Clark, slate.       3.00         209. S. T. Dickerson, Jr., & Co., beans.       42.70         210. K. B. Johnson, lumber.       18.95         211. D. M. Carter, groceries.       137.00         212. Jonathan Havens, meal.       21.00
204. P. C. & C. W. Gregory, lumber. 89.07 205. Chockoyotte Brick Company, brick 32.00 206. Hardy Hardware Company, lime 6.60 207. Wyatt Harness Company, harness 15.00 208. M. S. Clark, slate. 3.00 209. S. T. Dickerson, Jr., & Co., beans 42.70 210. K. B. Johnson, lumber 18.95 211. D. M. Carter, groceries 137.00 212. Jonathan Havens, meal 21.00
205. Chockoyotte Brick Company, brick. 32.00 206. Hardy Hardware Company, lime 6.60 207. Wyatt Harness Company, lane 15.00 208. M. S. Clark, slate 3.00 209. S. T. Dickerson, Jr., & Co., beans 42.70 210. K. B. Johnson, lumber 18.95 211. D. M. Carter, groceries 137.00 212. Jonathan Havens, meal 21.00
206. Hardy Hardware Company, lime. 6.60 207. Wyatt Harness Company, harness. 15.00 208. M. S. Clark, slate. 3.00 209. S. T. Dickerson, Jr., & Co., beans 42.70 210. K. B. Johnson, lumber. 18.95 211. D. M. Carter, groceries. 137.00 212. Jonathan Havens, meal. 21.00
207. Wyatt Harness Company, harness. 15,00 208. M. S. Clark, slate. 3,00 209. S. T. Dickerson, Jr., & Co., beans 42,70 210. K. B. Johnson, lumber 18,95 211. D. M. Carter, groceries. 137,00 212. Jonathan Havens, meal. 21,00
208. M. S. Clark, slate
209.     S. T. Dickerson, Jr., & Co., beans     42.70       210.     K. B. Johnson, lumber     18.95       211.     D. M. Carter, groceries     137.00       212.     Jonathan Havens, meal     21.00
210. K. B. Johnson, lumber. 18.95 211. D. M. Carter, groceries. 137.00 212. Jonathan Havens, meal. 21.00
211. D. M. Carter, groceries. 137.00 212. Jonathan Havens, meal. 21.00
211. D. M. Carter, groceries.     137.00       212. Jonathan Havens, meal.     21.00
212. Jonathan Havens, meal
213. Capital City Telephone Co., telephone 4.09
214. Raleigh Electric Company, pole 3.50
215; J. M. Fleming, commutation
216. Atlantic Coast Line Railway, freight 65.55
217. O. Marks & Son, shoes
218. Atlantic Refining Company, hygeno 52.70
219. Nowell & Richardson, groceries 37.75
220. Farmers Mercantile Co., groceries 58.21
221. Schwarzschild & Snlzberger Co., meat 222.93
221. Schwarzschild & Shizberger Co., meat 226.54
222. Morrison Tent and Awing Co., tent 22057 223. Standard Oil Company, oil 46.58
225. Standard On Company, out
229. W. G. COX, Supplied:
220. J. D. Hoskins, supplied
221. S. J. Busbee, supplies
220. Ring and Reece, services
229. C. J. Rhem, stamps
2.50. W. H. Dixon, activices
231. Hardy Hardware Company, paint 7.15
232. The Atkinson Company, groceries 100.07
233. J. S. Mann, Superintendent pay rolls 3,100.72
234. Central Prison, pay roll
235. Edwards & Broughton, printing 5.00
236. Noble & Noble, services
237. D. M. Carter, groceries
238. Southern Railway, freight
239. Seaboard Air Line Railway, freight 30.87
240. W. L. Chaffin, supplies
241. C. E. Crawford, beef
242. T. M. Arrington, clerk, emergency fund 200.00
243. E. J. Gay, lumber 66.03

70			DOCUMENT No. 15.	Session
	1	ouche	r	
1908	3. A	umber	r.	
April	1.	244.	J. S. Butler, services, etc\$	53.9
		245.	C. N. Christian, supplies	72.9
		246.	Schwarzschild & Sulzberger Co., meat	163.6
		247.	Lumsden Bros., tin	15.2
		248.	Boylan-Pearce Company, dry goods	15.1
		249.	Seaboard Air Line Ry., transportation	51.7
		250.	John P. Kerr, director	39.2
		251.	J. G. Hackett, director	30.5
		252.	W. E. Crosland, director	23.3
		253.	R. H. Speight, director	22.0
		254.	S. H. Hearne, director	28.1
		255.	C. J. Rhem, painting	50.2
	10.	256.	Smyth Bros., McCleary, McClellan Com-	
			pany, horse and mules	3,382.0
May	6.	257.	The J. G. Ball Company, groceries	8.9
		258.	Crowder & Rand, sngar	20.3
		259.	C. A. Norris, groceries	53.5
		260.	W. A. Myatt, groceries	128.1
		261.	R. J. Reynolds Tobacco Co., tobacco	195.5
		262.	T. H. Briggs & Sons, hardware	106.8
		263.	Atlantie Refining Co., exterminator	8.0
		264.	W. H. King Drug Company, drugs	110.0
		265.	A. S. Foreman, fish	19.0
		266.	Lumsden Bros., gasoline	1.00
		267.	Johnson & Johnson Company, ice	28.0
		268.	Raleigh and Southport Railway, freight	587.2
		269.	Standard Sewing Machine Co., needles	1.0
		270.	Woollcott Dry Goods Company, tick	59.4
		271.	Hunter Bros. & Brewer Company, shoes	2.00
		272.	Harvey, Blair & Co., groceries	96.8
		273.	West Disinfecting Co., disinfectant	74.00
		274.	Cudahy Packing Company, meat	1,135.5
		275.	Blair & Healy, molasses	86.25
		276.	Warner Moore & Co., lime	13.00
		277.	D. M. Carter, groceries	233.88
		278.	Jonathan Havens, meal	22.50
		279.	Fulton Bag and Cotton Mills, bags	135.00
		280.	Spool Cotton Company, cotton	55.00
		281.	Hanes Roller Mills, meal	32.00
		282.	J. M. Fleming, commutation	114.00
		283.	Job P. Wyatt & Son, castings	1.80
		284.	J. C. Steele & Sons, repairs	9.2
		285.	Raleigh Iron Works Company, repairs	9.15
		286.	The American Laundry Co., rubbers	3.50
		287.	House Manufacturing Company, glass	1.25

288. D. T. Tayloe & Co., drugs......

	Vo	uchei	r	
1908.	Nu	mber	:	
May	6.	289.	J. B. Whitehurst & Co., meat\$	21.32
		290.	Elkin Hardware Company, hardware	6.15
		291.	S. R. White & Bro., planters	59.21
		292.	C. Billups, Son & Co., sheller	16.00
		293.	The Atkiuson Company, groceries	146.77
		294.	Nowell & Richardson, groceries	100.84
		295.	Noble & Noble, services	15.00
		296.	Richardson Drug Company, drugs	10.45
		297.	Farmers Mercantile Co., groceries	36.45
		298.	S. T. Dickinson, Jr., & Co., beans	67.52
		299.	Standard Oil Company, oil	43.88
		300.	Standard Oil Company, oil	16.46
		301.	Seaboard Air Line Railway, freight	9.90
		302.	W. L. Chaffin, supplies	26.06
		303.	Edwards & Broughton, printing	12.00
		304.	Southern Railway, transportation	21.01
		305.	Tucker Building Pharmacy, drugs	8.15
		306.	Young & Hughes, services	1.85
	:	307.	John W. Evans' Son, repairs	4.00
		308.	Seaboard Air Line Ry., transportation	49.60
		309.	Baker-Thompson Lumber Co., lumber	10.90
		310.	Lumsden Bros., gasoline	1.00
		311.	Seaboard Air Line Ry., transportation	39.04
		312.	C. E. Crawford, beef	73.80
		313.	Western Union Telegraph Co., telegrams	5.29
		314.	Ring and Reece, services	3.00
		315.	J. E. Hoskins, supplies	88.96
		316.	W. H. King Drug Company, drugs	37.30
		317.	Capital City Telephone Co., telephone	3.99
		318.	C. N. Christian, supplies	36.75
		319.	S. J. Busbee, supplies	41.14
		320.	Central Prison, pay roll	1,390.87
		321.	J. S. Mann, Superintendent, pay rolls	3,611.77
		322.	Seaboard Air Line Railway, freight	115.00
		323.	Hart-Ward Hardware Co., hardware	3.10
		324.	P. C. & C. W. Gregory, shingles	16.40
		325.	K. R. Coggins, services	16.50
		326.	Weathers & Perry, shades	3.30
		327. 328.	W. S. Cox, supplies	103.93
		329.	N. C. Cotton Oil Company, meal	7.00 21.82
		329. 330.	W. C. Bethune, wood	
		331.	W. L. Gilbert, wood	92.80 55.50
		332,	H. B. Byrd, wood.	27.52
		333.	J. B. Ragan, wood.	23.50
		334.	T. M. Arrington, clerk, emergency fund	500.00
		ou to	Zi zi zizington, cicia, chiergency fund	000.00

12		DOCUMENT No. 15.	Sessio
	Vouche		
1908.	Numbe		
May 6		J. M. Stewart, wood\$	
	336.	J. G. Hackett, director	37.0
	337.	W. E. Crosland, director	23.3
	338.	J. P. Kerr, director	39.2
	339.	R. H. Speight, director	22.0
	340.	S. H. Hearne, director	28.1
June 3		W. A. Myatt, groceries	12.1
	342.	C. A. Norris, groceries	117.0
	343.	The J. G. Ball Company, groceries	20.1
	344.	Dewar & Wilder, salt	2.€
	345.	Crowder & Rand, coffee	11.9
	346.	Geo. Marsh & Co., groceries	12.6
	347.	'Alfred Williams & Co., book	4.4
	348.	P. C. & C. W. Gregory, lumber	59.9
	349.	Harvey, Blair & Co., groeeries	146.2
	350.	Blair & Healy, molasses	* 78.5
	351.	Thos. H. Briggs & Sons, hardware	82.6
	352.	Schwarzschild & Snlzberger Co., meat	779.2
	353.	A. S. Foreman, fish	17.1
	354.	S. W. Brewer, burlaps	9.6
	355.	C. B. Ray Harness Co., collar	2.7
	356.	W. H. King Drug Company, drugs	45.3
	357.	S. T. Dickinson, Jr., & Co., beans	43.5
	358.	Spool Cotton Company, cotton	13.9
	359.	R. J. Reynolds Tobacco Co., tobacco	146.8
	360.	Warner Moore & Co., lime	12.0
	361.	Caraleigh Phosphate Works, fertilizers	168.0
	362.	Magnus Hessberg, leather	12.0
	363.	Bultman Bros., shoes	3.5
	364.	School for the Blind and Deaf, brooms	5.0
	365.	S. R. White & Bro., castings	265.9
	366.	Peebles & Edwards, shoes	16.2
	367.	Jonathan Havens, meal	23.2
	368.	Job P. Wyatt & Son, castings	5.6
	369.	Hanes Roller Mills, meal	24.0
	370.	Canceled	.0
	371.	Schwarzschild & Sulzberger Co., meat	409.8
	372.	J. M. Fleming, commutation	122.0
	373.	Southern Railway, transportation	46.2
	374.	Josey Hardware Company, planters	42.€
	375.	Standard Oil Company, oil	10.5
	376.	W. A. Myatt, groceries	7.0
	277	D. M. Carter, groceries	317.8

378. Goldsboro Drug Company, drugs.....

379. Royall Groeery Company, groceries.....

9.65

	Voucher
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1000	37		
1908.	Numbe		
June	3. 380.		1 000 00
	901	partment\$	1,000.00
	381. 382.		31.50 315.77
		Seaboard Air Line Railway, freight	
	383. 384.		8.50 18.25
		J. W. Hicks, peas	15.40
	385. 386.	The Atkinson Company, groceries  Elkin Hardware Co., hardware	2.15
	387.	Southern Railway, freight	2.16
	388.	**	55.57
	389.		2.60
	390.		41.67
	391.		1.20
	392.		20,00
	393.		77.91
	394.		27.05
	395.	.,	25.05
	396.		35.00
	397.		18.54
	398.		43,45
	399.		2.35
	400.	The state of the s	10.10
	401.		39.63
	402.		.80
	403.		5.10
	404.		79.95
	405.		305.10
	406.		300.00
	407.		1,408.94
	408.	J. S. Mann, Superintendent, pay rolls	3,209.13
	409.	W. S. Cox. supplies	89.76
	410.	C. N. Christian, supplies	5.85
	411.	Baker-Thompson Lumber Co., lumber	2.06
	412.	Johnson & Johnson Company, ice	21.00
	413.	J. H. Harris Plumbing Co., hardware	2.55
	414.	S. J. Busbee, supplies	33.96
	415.	W. J. Jones, services	24.00
	416.	N. C. Cotton Oil Company, meal	7.00
	417.	J. G. Hackett, director	30.50
	418.		22.00
	419.		28.10
	420.		23.30
	421.		39.20
July	1. 422.	Hanes Roller Mills, meal	32.00
	423.		7.00
	424.	The J. G. Ball Company, groceries	5.15

80.50

7.40

4.50

72.25

3,144.59

1.321.41

## 74 DOCUMENT No. 15. Voucher 1908. Number. July 425. W. B. Mann, chickens......\$ 2.50 426. Lumsdeu Bros., irou..... 8.00 427. T. Litchfield, meal..... 8.00 A. S. Foreman, fish..... 428. 21.00 429. W. A. Myatt, groceries..... 66.49 430. Jouathan Havens, meal..... 31.45 431... C. A. Norris, groceries..... 115,40 432. Schwarzschild & Sulzberger Co., meat.... 913.90 433. R. J. Reynolds Tobacco Co., tobacco..... 126.90 434. Blair & O'Healy, molasses..... 57.78 435. Harvey, Blair & Co., groceries ..... 129.00 S. T. Dickinson, Jr., & Co., beans..... 436. 30.73 437. W. H. King Drug Company, drugs..... 81.37 438. Alfred Williams & Company, supplies. . . . Peebles & Edwards, shoes..... 439. 16.20 440. Warner Moore & Co., lime..... 6.00 441. Raleigh Telephone Company, telephone... 9.25 442. Capital City Tel. Co., telephone..... 3.90 443. Jno. T. Hesser Coal Co., coal..... 216.60 444, Wun. E. Springer Co., hardware..... 5.10 445. Royall Grocery Company, groceries ..... 98.31 446. Thos. H. Briggs & Sons, hardware...... 70.39 447. Geo. Marsh & Co., lye..... 2.75 448. Hunter Bros. & Brewer Co., sheeting..... 9.00 449. The Atkinson Company, groceries ...... 89.74 Holcomb Bros. Company, groceries ...... 450. 56.77 451. J. E. Hoskins, supplies..... 51.98 452. J. M. Fleming, commutation..... 90.00 453. Atlantic Coast Line Railway, freight.... 47.47 Southern Railway, freight..... 454. 392.30 455. E. J. Gay, lumber..... 56.01 456. T. M. Arrington, clerk, emergency fund... 200.00 2.28 457. Norfolk and Southern Ry., freight..... 458. Seaboard Air Line Railway, freight..... 10.06 459. Morrison Tent and Awning Co., tents.... 96.55 460. Schwarzschild & Sulzberger Co., meat... 314.51 461. C. N. Christian, reward, etc..... 12.50 462. W. L. Chaffin, supplies..... 46.79 463. Ring and Reece, services..... 6.00

J. H. Hill & Son, drugs......

W. J. Jones, services.....

Goldsboro Drug Company, drugs.....

C. J. Rhem, coal.....

J. S. Mann, Superintendent, pay rolls....

Central Prison, pay roll.....

C. E. Crawford, beef.....

464.

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469.

1909.]

Voucher

		ouchei		
1908		umber		00.07
July	1.	471.	Raleigh and Southport Ry. Co., freight\$	68.27
		472.	Seaboard Air Line Ry. Co., transportation	138.37
		473.	S. J. Busbee, supplies	42.49
		474.	W. H. Dixon, services	15.15
		475.	VaCa. Chemical Co., fertilizers	5,281.24
		476.	D. M. Carter, groceries	70.32
		477.	Tucker Building Pharmacy, drugs	39.05
		478.	Johnson & Johnson Company, ice	21.00
		479.	R. H. Speight, director	37.50
		480.	W. E. Croslaud, director	63.70
		481.	J. P. Kerr, director	92.40
		482.	S. H. Hearne, director	28.10
	3.	483.	W. S. Cox, supplies	155.48
	21.	484.	D. M. Carter, groceries	172.98
Aug.	1.	485.	John W. Evans' Son, repairs	5.00
	5.	486.	N. C. Cotton Oil Company, meal	14.00
		487.	Standard Oil Company, oil	6.24
		488.	W. H. King Drug Company, drugs	80.04
		489.	Vaughan & Barnes, bagging	525.00
		490.	Elkin Hardware Company, hardware	4.40
		491.	Holcomb Bros. Company, groceries	42.82
		492.	The Atkinson Company, groceries	59.85
		493.	R. J. Reynolds Tobacco Co., tohacco	175.20
		494.	Harvey, Blair & Co., groceries	219.94
		495.	O'Donohue Coffee Company, coffee	51.00
		496.	Swift & Co., meat	68.93
		497.	Blair & Healy, molasses	79.38
		498.	Hanes Roller Mills, meal	34.00
		499.	George Marsh & Co., lye	5.50
		500.	Schwarzschild & Sulzherger Co., meat	1,510.82
		501.	Peebles & Edwards, shoes	32.40
		502.	Warner Moore & Co., lime	11.00
		503.	School for the Blind and Deaf, brooms	5.00
		504.	P. C. & C. W. Gregory, lumber	29.93
		505.	Oldham & Monie, shingles	24.75
		506.	Thos. H. Briggs & Sons, hardware	28.13
		507.	C. A. Norris, flour	34.00
		508.	The J. G. Ball Co., powders	3.50
		509.	W. B. Mann, groceries	3.20
		510.	A. S. Foreman, fish	18.50
		511.	W. A. Myatt, groceries	88.57
		512.	Frederick Vietor & Achelis, stripes	580.82
		513.	Goldsboro Insurance Co., insurance	133.20
		514.	Huffines & Davis, insurance	53.63
		515.	W. H. S. Bnrgwyn, insurance	57.74
		516.	Home Telephone Co., telephone	37.50
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Voucher

	V	ouche	r	
1908.	Λ	umber		
Aug.	5.	517.	Capital City Telephone Co., telephone\$	3.50
		518.	J. M. Fleming, commutation	79.00
		519.	Southern Railway, transportation	2.40
		520.	Raleigh Iron Works Company, pipe	15.30
		521.	Boylan-Pearce Company, oil cloth	1.87
		522.	D. M. Carter, groceries	296.64
		523.	Western Union Telegraph Co., telegrams	1.34
		524.	Standard Oil Company, oil	46.58
		525.	John L. Mann, well	17.20
		526.	A. M. Edwards, meat	10.00
		527.	J. B. Whitehurst & Co., meat	19.80
		528.	T. Litchford, beef	4.50
		529.	C. P. Fulcher, meat	7.65
		530.	Jonathan Havens, meal	31.50
		531.	Tucker Building Pharmacy, drugs	59.05
		532.	T. P. Braswell & Son, groceries	102.31
		533.	Edwards & Broughton, blanks	4.00
		534.	Norfolk and Southern Ry., transportation,	6.20
		535.	Southern Railway, freight	16.40
		536.	R. L. Green, shades	1.30
		537.	C. E. Crawford, beef	51.75
		538.	Westinghouse Electric Co., spur	8.90
		539.	Johnson & Johnson Company, ice	35.00
		540.	G. L. Vinson Company, bulbs	1.00
		541.	Seaboard Air Line Railway, freight	45.38
		542.	Elkin Drug Company, drugs	4.25
		543.	Ring and Reece, services	3.00
		544.	J. E. Hoskins, supplies	103.56
		545.	W. L. Chaffin, snpplies	32.57
		546.	H. B. Marriott, services	51.50
		547.	C. J. Rhem, supplies	14.35
		548.	W. H. Dixon, services	25.45
		549.	S. J. Busbee, supplies	50.37
		550.	T. M. Arrington, clerk, emergency fund	200.00
		551.	B. R. Lacy, State Treasurer, Insane De-	
			partment	1,000.00
		552.	Central Prison, pay roll	1,340.81
		553.	J. S. Mann, Superintendent, pay rolls	3,116.57
		554.	Boylan-Pearce Company, sheeting	3.00
		555.	Western Union Tel. Co., telegrams	2.32
		556.	Alfred Williams & Co., supplies	2.50
		557.	P. C. & C. W. Gregory, supplies	21.18
		558.	C. N. Christian, supplies	12.70
		559.	W. S. Cox, supplies	179.83
		560.	Raleigh and Southport Ry., freight	19.20
		561.	Eugene Windley, services	25.00

48.25

15.00

5.00

605.

606.

607.

Voucher 1908. Number. J. L. O'Quinn & Co., flowers.....\$ 10.00 Aug. 5. 562. 563. J. G. Hackett, director..... 30.50 R. H. Speight, director..... 63.60 564 S. H. Hearne, director..... 565. J. P. Kerr, director..... 39.20566. W. I. Everett, director..... 14.30 567. 568. Schwarzschild & Sulzberger Co., meat.... 1.199.82 Sept. Schwarzschild & Sulzberger Co., meat.... 429.75 569. 82.80 570. Blair & Healy, molasses..... 227.53 571. Harvey, Blair & Co., groceries ..... 572. C. A. Norris, groceries..... 71.85The J. G. Ball Company, groceries..... 4.40 574. Crowder & Rand, sugar..... 575. W. H. King Drug Company, drugs..... 84.31 58,55 576. W. A. Myatt, groceries..... T. W. Wood & Sons, seed..... 578. Warner Moore & Co., lime..... 11.00 O'Donohue Coffee Company, coffee ...... 21.25579. 56.24 580. Thomas H. Briggs & Sons, hardware..... 581. Atlantic Coast Line Railway, freight ..... 164.38 582. The Woollcott Dry Goods Co., hats..... 14.38 Hanes Roller Mills, meal..... 45.00 583. W. H. Dixon, services..... 19.05 584. W. C. McMackin, services..... 5,00 585. Jonathan Havens, meal..... 31.50 586. 587. J. M. Fleming, commutation..... 141.00 D. M. Carter, groceries..... 102.73 588. R. J. Revnolds Tobacco Co., tobacco..... 97.00 589. 590. Martin Hosiery Mills, socks..... 75.60591 A. S. Foreman, fish..... 16.00 P. C. & C. W. Gregory, hardware..... 6.05 592. 2.53 593. W. B. Mann, groceries..... 594. Johnson & Johnson Company, coal . . . . . . 259.00 F. F. Cherry, cultivators..... 10.00 595. Westinghouse Electric Company, spur.... 8.90 596. W. A. Myatt, bran..... 597. 6.65 598. Southern Railway, transportation...... 14.02 Capital City Telephone Co., telephone . . . . 5.00 599. 600. D. M. Carter, groceries..... 162.85 601. Southern Railway, freight..... 517.81 D. M. Carter, potatoes..... 602. 14.00 603. Chesapeake and Ohio Coal Co., coal . . . . . 36,00 604. Raleigh Iron Works Company, rod . . . . . . 3.62

H. B. Marriott, services.....

Lumsden Bros., slate.....

W. C. Cram, services.....

18			DOCUMENT No. 15.	Sessio	n
	V	ouche	r		
1908	. N	umber			
Sept.	2.	608.	T. B. Braswell & Son, groceries\$	66.0	04
		609.	The Atkinson Company, groceries	43.9	90
		610.	Holcomb Bros. Company, groceries	34.8	80
		611.	Tucker Building Pharmacy, drugs	45.5	30
		612.	Seaboard Air Line Ry., transportation	40.0	00
	•	613.	R. J. Reynolds Tobacco Co., tobacco	31.3	50
		614.	D. M. Carter, beans	16.8	80
		615.	S. J. Busbee, supplies	54.7	73
		616.	C. N. Christian, supplies	6.8	80
		617.	W. L. Chaffin, supplies	21.0	09
		618.	J. E. Hoskins, supplies:	81.6	69
		619.	N. C. Cotton Oil Company, meal	14.0	00
		620.	The American Well Works, pump repairs	78.0	
		621.	Len. H. Adams, seed	2.0	
		622.	Seaboard Air Line Railway, freight	201.0	
		623.	C. E. Crawford, beef	53.1	
		624.	Central Prison, pay roll,	1,312.4	
		625.	J. S. Mann, Superintendent, pay rolls	3,134.0	
		626.	W. S. Cox, supplies	104.8	
		627.	C. J. Rhem, postage	4.3	
		628.	Elkin Drug Company, drugs	2.2	
		629.	Ring and Reece, services	39.0	
		630.	Raleigh and Southport Railway, freight	1.1	
		631.	P. C. & C. W. Gregory, lumber	9.5	
		632.	J. G. Hackett, director	30.5	
		633.	J. P. Kerr, director	39.2	
		634.	R. H. Speight, director	22.0	
		635.	S. H. Hearne, director	27.9	
Oct.	2.	636.	Harvey, Blair & Co., groceries	185.5	
oct.		637.	Blair & Healy, molasses	70.9	
		638.	R. J. Reynolds Tobacco Co., tobacco	138.6	
		639.	W. H. King Drug Company, drugs	77.5	
		640.	Johnson & Johnson Company, coal	340.7	
		641.	W. S. Forbes & Co., meat	1,787.8	
		642.	Thomas H. Briggs & Sons, hardware	157.1	
		643.	W. A. Myatt, groceries	78.3	
		644.	C. A. Norris, groceries	70.0	
		645.	The J. G. Ball Company, groceries	4.6	
		646.	O'Donohue Coffee Company, coffee	25.9	
		647.	Alfred Williams & Co., ink	2.5	
		648.	Young & Hughes, fixtures	1.4	
		649.	A. S. Foreman, fish	8.0	
		650.	Atlantic Coast Line Railway, freight	32.0	
		651.	Raleigh Telephone Co., telephone	9.2	
		652.	Carolina Electrical Company, fan	10.0	
		653.	Harrell Printing House, printing	5.5	
		000.	marren Trinting frouse, printing	9.0	-

Voucher 1908. Number. Oct. 2. 654.

Numoer		
2. 654.	Norfolk and Southern Ry., transportation, \$	33.90
655.	The Woollcott Dry Goods Co., dry goods	185.81
656.	Huffines & Davis, insurance	159.26
657.	National Oil Company, oil	61.46
658.	State School for Blind and Deaf, brooms	5.00
659.	Standard Oil Company, oil	27.44
660.	Peebles & Edwards, shoes	32.25
661.	Haues Roller Mills, meal	45.00
662.	Jouathan Haveus, meal	35.60
663.	T. Litchfield, beef	7.35
664.	Southern Railway Supply Co., packing	3.98
665.	Jones, Son & Co., ties	141.00
666.	Lumsden Bros., slate	2.00
667.	J. M. Fleming, commutatiou	115.00
668.	J. E. King. religious exercises	25.00
669.	Cæsar Johnson, religious exercises	25.00
670.	L. B. Jones, religious exercises	25.00
671.	D. E. Vipperman, religious exercises	25.00
672.	Elkin Hardware Company, hardware	6.15
673.	The Atkinson Company, groceries	49.45
674.	Holcomb Bros. Company, groceries	7.82
675.	Seaboard Air Line Ry., transportation	1.90
676.	Seaboard Air Line Ry., transportation	40.74
677.	Southern Railway, freight	213.53
678.	Peebles & Edwards, shoes	2.00
679.	D. M. Carter, groceries	192.41
680.	Sawyer Grocery Company, groceries	68.98
681.	Blair & Healy, molasses	10.08
	the same of the sa	6.85
682.	Capital City Telephone Co., telephone	5.00
683.	A. S. Foreman, fish	156.04
684.	P. C. & C. W. Gregory, lumber	50.80
685.	H. B. Marriott, services	118.01
686.	T. P. Braswell & Son, groceries	1.75
687.	Josey Hardware Company, repairs	11.25
688.	Martin Hosiery Mills, hose	
689.	W. H. Dixon, services	30.80
690.	News and Observer, advertisement	11.00
691.	S. J. Bushee, supplies	33.49
692.	B. R. Lacy, State Treas., Insane Dept	1,000.00
693.	W. A. Myatt, bran	30.00
694.	Thos. H. Briggs & Sons, hardware	9.25
695.	Boylan-Pearce Company, matting	17.65
696.	J. E. Hoskins, supplies	109.34
697.	Elkin Drug Company, drugs	1.80
698.	R. J. Reynolds Tobacco Co., tobacco	22.03
699.	Seaboard Air Line Railway, freight	773.55

1908.	N	umber		
Oct.	2.	700.	C. N. Christian, supplies\$	26.63
		701.	Tucker Building Pharmacy, drugs	45.45
		702.	Continental Gin Co., repairs to gin	252.66
		703.	W. H. and J. P. Whitehead, services	15.00
		704.	W. L. Chaflin, supplies	46.58
		705.	C. J. Rhem, expenses	17.00
		706.	C. B. Ray Harness Co., harness	26.00
		707.	C. E. Crawford, beef	50.70
		708.	Central Prison, pay roll	1,293.63
		709.	J. S. Mann, Superintendent, pay rolls	2,717.28
		710.	J. Martin Fleming, services	1.00
		711.	Goldsboro Insurance Co., insurance	186.25
		712.	Ring and Reece, services	10.50
		713.	T. M. Arrington, clerk, emergency fund	100.00
		714. 715.	R. H. Speight, director	65.00
		716.	S. H. Hearne, director	67.00
		717.	J. P. Kerr, director	111.90
		718.	J. G. Hackett, director	46.50
		719.	J. S. Mann, Superintendent, pay roll W. I. Everett, director	469.66 60.36
Nov.	14	720.	W. S. Cox, supplies.	234.81
1101.	14.	721.	The J. G. Ball Company, groceries	11.69
		722.	C. A. Norris, groceries	114.65
		723.	W. A. Myatt, groceries	83.68
		724.	W. B. Mann, soap	4.25
		725.	O'Donohue Coffee Co., coffee	46.33
		726.	Thos. H. Briggs & Sons, hardware	79,47
		727.	Warner Moore & Co., lime	6.00
		728.	Harvey, Blair & Co., groceries	310.76
		729.	Blair & Healy, molasses	58.02
		730.	Johnson & Johnson Company, coal	134.10
		731.	Southern Railway Supply Co., ruberard	141.65
		732.	Sawyer Grocery Company, groceries	275.54
		733.	R. J. Reynolds Tobacco Co., tobacco	101.10
		734.	National Oil Company, oil	23.50
		735.	Magnus Hessberg, leather	14.00
		736.	Fulton Bag and Cotton Mills, bags	67.58
		737.	W. H. King Drug Company, drugs	96.69
		738.	Standard Oil Company, oil	89.11
		739.	A. S. Foreman, fish	29.00
		740.	Atlantic Coast Line Railway, freight	52.68
		741.	Hart-Ward Hardware Co., iron	7.60
		742.	N. C. Cotton Oil Company, meal	14.00
		743. 744.	Josey Hardware Company, hardware	35.31
			Schwarzschild & Sulzberger Co., meat	1,214.68
		745.	Schwarzschild & Sulzberger Co., meat	857.04

V	oucher	
1908. N	umber.	5.00
Nov. 14.	746. Thos. A. Partiu Company, buttons\$	14.25
	747. Holmes Grocery Company, groceries	2.80
	748. J. C. Stevenson Company, groceries	126.50
	749. Samuel Bear, Sr., & Sons, groceries	
	750. The Spool Cotton Company, cotton	28.69
	751. J. M. Fleming, commutation	106.00
	759 Poobles & Edwards, shoes	2.00
	752 Southern Railway, transportation	116.25
	75.4 R E Windley, services	52.50
	755 D M Carter, groceries	38.24
	756 The Atkinson Company, groceries	29.45
	757 Holcomb Bros, Company, groceries	32.67
	759 I Frank Jarman, drugs	13.55
	759 Elkin Drug Company, drugs	4.45
	zen Ring and Reece, services	2,50
	7c1 Hones Roller Mills, meal	36.00
	700 W H King Drug Company, drugs	4.50
	762 C E Crawford, beef	55.65
T	zer Southern Railway, freight	3.78
	765 N B Josey Company, bags	392.50
	766 Standard Oil Company, oil	6.50
	707 Wayards & Broughton, printing	5.50
	768 Capital City Tel. Co., telephone	5.00
	769 Seeboard Air Line Railway, freight	226.22
	770 Soaboard Air Line Ry., transportation	130.32
	771 Roleigh and Southnort Ry., freight	13.98
	779 N. C. Cotton Oil Company, meal	13.50
	772 John W Evans' Son, repairs	9.00
	774 State School for the Blind and Dear,	
	brooms	5.00
	775 Western Union Telegraph Co., telegrams	3.30
	776 M S. Clark, slate	3.50
	777 Fostoria Lamp Co., lamps	35.28
-	778 T P Braswell & Son, groceries	209.58
- 1	770 Central Prison, pay roll	1,326.08
	700 I S Mann Superintendent, pay rolls	3,237.29
	781 P. R. Lacy, State Treasurer, Dangerous	
	Incone	700.00
	799 Fleishman, Morris & Company, shoes	665.64
	782 O Marks & Son. shoes	491.40
	794 J W Williams, services	23.50
	795 Cook & Parks, repairs	16.35
	700 Poloigh Iron Works Company, repairs	270.47
	797 P. C. & C. W. Gregory, lumber	118.06
	700 II R Marriott, services	61.70
	789. Tucker Building Pharmacy, drugs	44.50

82		DOCUMENT No. 15.	Session
	Vouche		
1908.	Number		
Nov. 14		Gay & Arrington, hardware	
	791.	J. W. Murchison Co., hardware	12.57
	792.	W. L. Chaffin, supplies	44.50
	793.	J. E. Hoskins, supplies	117.13
	794.	S. J. Busbee, supplies	48.88
	795.	King-Crowell Drug Company, drugs	1.65
	796.	Morris M. Caldwell, services	8.00
	797.	Hackney Bros., buggy	59.38
	798.	Hackney Wagon Company, wagons	291.00
	799.	C. N. Christian, supplies	- 42.32
	800.	Hales & Edwards, meat	8.50
	801.	Joel Whitaker, services:	25.00
	802.	Canceled	.00
	803.	T. M. Arrington, clerk, emergency fund.	100.00
	804.	J. G. Hackett, director	33.00
	805.	J. P. Kerr, director	66.90
	806.	R. H. Speight, director	49.70
	807.	S. H. Hearne, director	55.60
	808.	O. Marks & Son, shoes	130.80
Dec. 2		Hanes Roller Mills, meal	32.00
	810.	Thos, A. Partin Company, sniting	53.53
	811.	J. Frank Jarman, drugs	1.35
	812.	Atlantic Coast Line Railway, freight	63.21
	813.	J. M. Fleming, commutation	72.00
	814.	Armour & Co., meat	1,641.96
	815.	J. M. Fleming, commutation	154.00
		· Frederick Vietor & Achelis, stripes	213,52
	817.	The Atkinson Company, groceries	57.16
	818.	Holcomb Bros, Company, groceries	26.10
	819.	John R. Crawford, insurance	187.50
	820.	R. J. Reynolds Tobacco Co., tobacco	141.90
	821.	W. H. King Drug Company, drugs	50.04
	822.	Thos. H. Briggs & Sons, hardware	34.15
	823.	A. S. Foreman, fish	26.00
	824.	Blair & Healy, molasses.	93.48
	825.	S. Berwanger, hats	39.00
	826.	Harvey, Blair & Co., groceries	320.94
	827.	W. A. Myatt, bran	16.00
	828.		19.55
		O'Donohue Coffee Company, coffee	
	829.	Elkin Hardware Company, hardware	5.03 30.30
	830.	Pecbles & Edwards, shoes	5.70
	831.	Capital City Telephone Co., services	
	832.	T. P. Braswell & Son, groceries	124.71
	833.	J. E. Hoskins, supplies	128.88
	834.	S. J. Busbee, supplies	51.65
	835.	National Oil Company, oil	5.70

879.

880.

881.

DOCUMENT No. 15. 83 Voucher 1908. Number. Raleigh and Southport Railway, freight .. \$ 4.94 Dec. 836 837. Southern Railway, freight..... 1.93 838. . Norfolk and Southern Railway, freight ... 4.70 1.50 839 W. M. Cohen, drugs..... Hardy Hardware Company, hardware.... 840. 5.05 H. B. Marriott, services..... 31.80 841. 842 Seaboard Air Line Ry., transportation . . . 26.95 C. E. Crawford, beef..... 51.75 843. Tucker Building Pharmacy, drugs...... 127.40 844. Seaboard Air Line Ry., transportation . . . 20.00 845 177.73 W. S. Cox, supplies..... 846. P. C. & C. W. Gregory, supplies..... 33,33 847. 848 C. N. Christian, supplies..... 13.10 Avdlett Bros. Company, groceries...... 23.29 849 Sawver Grocery Company, groceries . . . . . 850. 851 C. J. Rhem. postage..... 6.50 852. W. L. Chaffin, supplies..... 41.45 853. Hardy Hardware Company, hardware.... 16.65 T. M. Arrington, clerk, emergency fund... 100.00 854. Central Prison, pay roll..... 1.285.82855. J. S. Mann, Superintendent, pay rolls . . . . 3.212.15856. 21.00 857. Johnson & Johnson Company, ice..... 32,00 C. E. Crawford, hogs..... 858. Seaboard Air Line Railway, freight..... 9.26 859. 4.25 860 J. W. Williams, services..... 861. 30.50 R. H. Speight, director..... 30.00 862 27.90 863. S. H. Hearne, director..... 864. J. P. Kerr, director..... 62.80 Carolina Electrical Company, services.... 5.00 865. Atlantic Coast Line Railway, freight ..... 36.90 15. 866. The J. G. Ball Company, groceries..... 10.60 867. W. A. Myatt, groceries..... 35.83 868. C. A. Norris, groceries..... 68,45 869. W. H. King Drug Company, drugs..... 91.10 870. M. M. Caldwell, services..... 2.00 871. N. C. Cotton Oil Company, meal..... 13.50 872. 873. Martin Hosiery Mills, half-hose ...... 68.75Armour & Co., meat..... 671.19 874. 875. Edwards & Broughton, printing ...... 10.75 32.50 876. J. G. Hackett, director..... R. H. Speight, director..... 26.00 877. 31.90 878. S. H. Hearne, director.....

J. P. Kerr, director.....

Magnus Hessberg, leather..... Warner Moore & Co., lime..... 39.20

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	1	Vouehei		
1908	8. 2	Number		
Dec.	15.	882.	C. B. Ray Harness Company, harness\$	21.85
		883.	Standard Oil Company, oil	46.31
	31.	884.	Blair & Healy, molasses	51.48
		885.	Armour & Co., meat	890.38
		886.	T. H. Briggs & Sons, hardware	49.42
		887.	Harvey, Blair & Co., groceries	301.36
		888.	S. Berwanger, caps	27.00
		889.	O'Donohue Coffee Company, coffee	64.18
		890.	R. J. Reynolds Tobacco Co., tobacco	107.40
		891.	C. J. Rhem, account	47.70
		892.	A. S. Foreman, fish	15.75
		893.	B. R. Lacy, State Treasurer, Insane De-	-
			partment	500.00
		894.	Alfred Williams & Co., ink, etc	1.75
		895.	W. A. Myatt, groceries	7.15
		896.	D. E. Vipperman, services	12.50
		897.	Raleigh Telephone Co., telephone	9.25
		898.	Capital City Telephone Co., telephone	5.00
		899.	Goldsboro Insurance and Realty Company,	0,00
			insurance	106.40
		900.	Josey Hardware Company, hardware	3.00
		901.	W. H. King Drug Company, drugs	11.21
		902.	C. A. Norris, groceries	10.75
		903.	J. M. Fleming, commutation	136.00
		904.	G. F. Tucker, potatoes	5.25
		905.	Hardy Hardware Company, hardware	34.95
		906.	Harvey, Blair & Co., groceries	52.27
		907.	The Atkinson Company, groceries	39.17
		908.	Elkin Hardware Company, hardware	12.75
		909.	Holcomb Bros. Company, groceries	102.24
		910.	Seaboard Air Line Railway, freight	1.20
		911.	W. H. Bond, beef	6.86
		912.	H. B. Marriott, services	17.60
		913.	T. P. Braswell & Son, groceries	200.52
		914.	Morrison Tent and Awning Co., tents	324.07
		915.	T. M. Arrington, clerk, emergency fund	300.00
		916.	Elkin Drug Company, drugs	4.15
		917.	Ring and Reece, services	12.00
		918.	Hanes Roller Mills, meal	32.00
		919.	J. E. Hoskins, supplies	129.93
		920.	Western Union Telegraph Co., telegrams	3.43
		921.	Tucker Building Pharmacy, drugs	62.55
		922.	Sawyer Grocery Company, groceries	90.37
		923.	W. S. Cox, supplies	80.36
		924.	S. J. Busbee, supplies	51.36

925. J. P. Speight, services.....

1909.7	DOCUMENT No. 15.	85
Vouc	cher	
1908. Num	ber.	
Dec. 31, 92	6. Whitakers Pharmacy, drugs\$	6.86
92	7. Alfred Williams & Co., book	3.25
92	8. Johnson & Johnson Company, ice	7.00
92	9. T. M. Arrington, expenses	59.80
93	0. Central Prison, pay roll	1,275.57
93	1. P. C. & C. W. Gregory, pipe	.85
93	2. W. L Chaffin, supplies	34.30
93	3. C. E. Crawford, beef	65.40
93	4. Seaboard Air Line Ry., transportation	20.00
98	5. J. S. Mann, Superintendent, pay rolls	3,375.24
93	6. J. G. Hackett, director	62.10
93	7. J. P. Kerr, director	39.20
98	8. R. H. Speight, director	22,00
93	9. S. H. Hearne, director	27.90
94	0. W. I. Everett, director	36.60
94	1. John W. Evans' Son, repairs	6.70
94		25.00
94	3. C. J. Rhem, extra services	25.00
	Total\$	143,048.51

T	M. ARRINGTON, CLERK-EMERGENCY FUND.	
1907.		
Dec. 31.	To amount received\$5	2,000.00
	By disbursements 2	2,000.00
	RECEIPTS.	
1907.		
Jan. 2.	To voucher No. 3\$	500.00
May 1.	To voucher No. 281	500.00
Aug. 7.	To voucher No. 530	500.00
Sept. 4.	To voucher No. 606	400.00
Nov. 6.	To voucher No. 803	100.00
	Total\$2	2,000.00
	DISBURSEMENTS.	
1907.		
Jan. 3.	G. C. Hayes, box rent and stamps\$	11.50
7.	D. E. Ivey, salary	28.41
Feb. 28.	Gilbert & Sessoms, wood	57.12
Meh. 27.	J. C. Hayes, box rent and stamps	9.50
30.	J. M. Fleming, commutation	26.00
April 3.	J. M. Fleming, commutation	22.00
5.	J. M. Floyd, expenses	12.60
6.	Citizens National Bank, safety box	3.00
10.	A. B. Stronach Company, account	3.40
	Western Union Telegraph Company, account	6.72
	Capital City Telephone Company, account	10.13
16.	C. J. Rhem, reward, etc	33.50
	E. B. Grady, agent, freight	6.60
19.	J. M. Fleming, commutation	8.00
	G. C. Hayes, stamped envelopes	42.80
20.	J. H. Parker, freight	2.14
22.	W. H. Bowen, reward	30.00
24.	Gilbert & Sessoms, wood	107.80
25.	E. L. Horton, wood	36.50
May 1.	K. B. Johnson, wood	12.00
	G. C. Hayes, stamps	4.00
	J. M. Fleming, commutation	3.00
- 6.	W. R. Campbell, clothes	4.55
9.	D. C. Mull, expenses	14.30
23.	H. H. Honeyentt, stamps	4.00
26.	J. M. Fleming, express	2.00
27.	E. L. Horton, wood	19.30
28.	P. H. Rasberry, transportation	6.00
29,	G. A. Young, wages	9.00
June 4.	D. C. Mull, expenses	6.45

1909	1.0	DOCUMENT No. 15.	87
190	-3		
Jnne		D. C. Mull, expenses\$	5.20
June	11.	J. J. Bowen, express.	4.80
	11.	J. M. Fleming, account	14.18
		Gilbert & Sessoms, wood	16.05
	17.	H. H. Honeycutt, stamps	4.00
	14.	Ed. Stedman, wages	1.21
		J. M. Fleming, commutation	17.00
	21.	H. H. Honeyentt, stamps	3.00
	27.	Gilbert & Sessoms, wood,	15.30
		J. M. Fleming, commutation	16.00
July	2.	H. H. Honeycutt, box rent	1.50
July	5.	J. M. Fleming, commutation.	13.00
	8.	J. Beale Johnson, wood.	22.20
	0.	Gilbert & Sessoms, wood.	8.10
	10.	B. R. Lacy, Treasurer, error in pay roll	9.00
	12.	R. W. Finlator, agent, freight	100.00
	16.	J. Beale Johnson, wood.	20.10
	10.	Gilbert & Sessoms, wood.	9.00
		Gilbert & Sessoms, wood.	8.10
		J. M. Fleming, commutation.	25.00
	19.	G. M. Lindsey, account	5.25
	29.	J. M. Fleming, commutation	23.00
	20.	H. H. Honeycutt, stamps.	6.00
	31.	J. M. Fleming, commutation.	10.00
Aug.	3.	F. D. Woodruff, clock	7.00
mug.		J. Beale Johnson, wood.	22.50
		Gilbert & Sessoms, wood	25.20
		K. B. Johnson, wood.	10.50
	5.	T. M. Arrington, express	3.00
	.,,	M. A. Moser, account.	2.96
		G. C. Hayes, expenses	20.00
	8.	K. B. Johnson, wood.	8.25
		Gilbert & Sessoms, wood	9.00
		J. Beale Johnson, wood	7.20
		McAllister-Ross Lumber Company, wood	19.27
		J. M. Fleming, commutation	22.00
	9.	C. N. Christian, transportation	10.80
	13.	C. N. Christian, transportation	48.96
	14.	A. D. Hood, reward and expenses	53.49
	26.	L. C. Elledge, reward	50.00
	29.	L. C. Elledge, expenses	28.20
		J. M. Fleming, express	2.00
	30.	J. M. Fleming, commutation	51.00
	31.	J. Beale Johnson, wood	11.40
Sept.	2.	W. O. Smith, expenses	10.70
		J. Beale Johnson, wood	7.80

3. H. W. Emery, stamps.....

88		DOCUMENT No. 15.	ession
19	07.		
Sept		O. W. Hanner, reward, etc\$	22,15
сере	11.	J. W. Ward, reward, etc	37.75
	12.	T. M. Arrington, expenses.	6.87
	14.	Standard Oil Company, account	1.00
		H. H. Honeycutt, express.	2.00
		K. B. Johnson, wood.	12.00
	18.	H. H. Honeycutt, stamps	4.00
	26.	W. H. Harward, brick	15.00
	28.	C. N. Christian, reward, etc	34.85
Oct.	6.	J. S. Mann, Superintendent, expenses	30.00
		J. S. Mann, Superintendent, expenses	25.00
	15.	B. R. Lacy, Treasurer, discount check	7.15
	25.	Gilbert & Sessoms, wood	4.95
		K. B. Johnson, wood.	10.12
	26.	J. M. Fleming, expenses	11.00
	28.	T. M. Arrington, stamped envelopes	42.88
	29.	Gilbert & Sessoms, wood	9.00
Nov.	5.	A. E. Garrett, expenses	5.80
	12.	J. P. Lewis, salary	22,50
	16.	C. N. Christian, commutation	6.00
	18.	J. M. Fleming, commutation	6.00
	19.	C. J. Rhem, reward, etc	29.50
	26.	J. B. Ricks, commutation	6.00
		C. J. Rhem, commutation	8.00
	28.	J. M. Fleming, commutation	38.00
Dec.	10.	N. McLauchlin, wood	18.50
	11.	H. H. Honeycutt, stamps	6.00
	13.	W. O. Smith, expenses	7.00
		C. J. Rhem, commutation	10.00
	17,	J. M. Fleming, commutation	69.00
	18.	R. E. Gattis, freight	13.46
	19.	J. M. Fleming, commutation	35.00
	27.	H. H. Honeycutt, box rent	1.50
	28.	T. M. Arrington, stamps	12.00
	30.	T. L. Northrop, M. D., services	7.00
		Raleigh and Southport Railway, freight	10.26
		J. M. Hall, clothes	8.50
	31.	J. S. Mann, Superintendent, balance	10.37
		Total\$2	.000.00
		TOTAL	,000.00
		RECEIPTS.	

# 1908. Jan. 1. To voncher No. 4. \$ 200.00 Mch. 4. To voncher No. 137. 200.00 April 1. To voncher No. 242. 200.00 May 6. To voncher No. 334. 500.00

1909	).]	DOCUMENT No. 15.	89
1908.			
June	3.	To voucher No. 406\$	300.00
July	1.	To voucher No. 456	200,00
Aug.	5.	To voucher No. 550	200.00
Oct.	2.	To voucher No, 713	100.00
Nov.	14.	To voucher No. 803	100.00
Dec.	2,	To voucher No. 854	100.00
		_	
		Total\$	2,100.00
Dec.	31.	By disbursements	2,100.00
		DISBURSEMENTS.	
190	08.		
Jan.	17.	J. M. Fleming, commutation\$	14.00
	18.	N. McLauchliu, wood	28.25
	22.	J. M. Fleming, commutation	5.00
Feb.	14.	G. W. Spears, wood	16.50
	15.	N. McLauchlin, wood	30.25
	18.	W. D. P. Sharp, reward	25.00
	20.	F. G. Davidson, expenses	1.50
Mch.		Walter Neville, salary	24.16
	10.	Postmaster, stamped envelopes	42.88
		G. C. Hayes, expenses	25.00
	20.	John B. McLean, wood	18.40
		F. D. Davidson, expenses	20.00
	21.	Sherwood Brockwell, repairing typewriter	6.00
	24.	T. L. Gardner, wood	41.62
		The Evening Times, subscription	5.00
	00	F. G. Davidson, expenses	20.45
	30.	Postmaster, box rent	1.50
A		Postmaster, stamps	4.00
April	1 1.	A. C. Kelly, reward, etc	54.95
	3.	J. M. Fleming, commutation	$\frac{11.00}{27.45}$
	7.	W. L. Gilbert, wood.	65,20
	13.	A. M. Richardson, reward, etc.	55.85
	25.	E. L. Horton, wood.	85.00
	20.	Jasper Prince, wood.	31.00
	29.	E. L. Horton, wood.	13,36
	30.	T. L. Gardner, wood.	38.25
	00.	Jasper Prince, wood.	2.10
		Andrew Lane, commutation	47.00
May	5.	Postmaster, stamps	2.00
	8.	E. L. Horton, wood	32.62
	9.	Brock Loyd, extra pay	15.00
	12.	H. D. Byrd, wood.	25.27
	14.	A. J. Feild. attorney fees	25.00

19. J. M. Fleming, commutation.....

Postmaster, box rent.....

Oueen & Co., thermometer.....

B. O. Fortesche, reward, etc.....

Oct.

9.

1.50

1.25

Later Land		
1909.]	DOCUMENT No. 15.	91
1908.		
Oct.	9. W. S. Cox, salaries	25.45
2	0. J. M. Fleming, commutation	10.00
2:	2. F. G. Davidsou, reward and expenses	39.50
2	6. J. S. Manu, expeuse account	33.10
Nov. 1	2. H. H. Honeycutt, stamps	4.00
	J. M. Fleming, commutation	24,00
1	3. T. M. Arrington, expense account	9.94
2	0. A. J. Feild, attorney, cost	10.00
2	5. J. M. Fleming, commutation	138.00
Dec.	7. J. M. Fleming, commutation	30.00
1000	9. J. M. Fleming, commutatiou	38.00
	5. C. N. Christiau, commutation	4.00
1	7. G. C. Hayes, reward and expenses	28.22
	Total	\$2,100.00
1906.	DANGEROUS INSANE DEPARTMENT.	
Dec.	1. To balance\$ 96.57	
1907.		
1301.	To appropriation, State 2,000.00	
	To appropriation, State's Prison 3,000.00	
		\$5,096.57
1907.		
Nov. 3	0. By disbursements\$5,028.21	
	By balance	
		\$5,096.57
1907.		
Dec.	1. To balance\$ 68.36	
1908.		
1000.	To appropriation, State's Prison 5,700.00	
		\$5,768.36
Nov. 3		
1.01.		\$5,768.36
	Voucher DISBURSEMENTS.	
1907.	Number.	
	2. 1. Dewar & Wilder, groceries	\$ 16.65
oan.	2. Crowder & Rand, sugar,	18.15
	3. Institution Deaf, Dumb and Blind, brooms	2.50
	4. W. A. Myatt, groceries	7.35
	5. C. A. Norris, groceries	34.28
	6. Boylan-Pearce Company, cotton	2.85
	7. A. Dughi, confections	24.50
	8. W. R. Crawford, beef	35.70
	S. III B. CRAWLORG, DECEMBER 1	-00.10

Voucher 1907 Number. Jan 29. 9. The State's Prison, supplies.....\$ 94.45 10. Pay roll..... 157.51 Eeh 6. 11. W. A. Mvatt, grocerics..... 30.15 12. Boylan-Pearce Company, buttons, etc ..... 2.70 13. C. A. Norris, meal..... 14.30 W. B. Mann, apples..... 14. 3 75 15. .00 16. W. S. Forbes, lard..... 27.17 17. Edwards & Broughton, printing..... 6.00 18. The Spool Cotton Company, cotton..... 7.15 19. T. B. Bailey, express..... .85 20. The State's Prison, supplies..... 88.56 21. W. R. Crawford, beef..... 33.60 22. John B. Kenney, fire extinguishers..... 50,00 23. George Marsh & Co., potatoes..... 7.60 24. W. A. Myatt, groceries..... 25. Pav roll..... 157.51 Mch. 6 26. C. A. Norris, flour..... 18 25 27. W. B. Mann, soap..... 4.00 28. Pay roll..... 157.50 29. W. R. Crawford, beef..... 33.60 The State's Prison, supplies..... 30. 88.02 April 3. 31. J. R. Ferrall & Co., sugar..... 19,55 32. C. A. Norris, flour, etc..... 25.6033. W. A. Myatt, rice..... 3.88 34. Institution Deaf, Dumb and Blind, brooms. . 2.50 35. William Woollcott, cotton..... 2.00 36. George Marsh & Co., groceries..... 23.00 37. Blair & Healy, molasses..... 10.26 The State's Prison, supplies..... 28 123.94 39. Pay roll..... W. R. Crawford, beef..... 40. 31.50 Thos, H. Briggs & Sons, hardware..... 2.75 41. May 1. 42. Dr. J. R. Rogers, envelopes..... 10.60 43. Thos. A. Partin Company, dry goods...... 16.58 44. Crowder & Rand, groceries..... 29.92 45. C. A. Norris, groceries..... 5.75 46. W. A. Myatt, groceries..... 7.81 47. Hunter Bros. & Brewer Co., shoes..... 1.50 48. The State's Prison, supplies..... 87.88 49. Pay roll..... 157.48 50. Thos. II. Briggs & Sons, hardware..... 10.88 51. C. E. Crawford, beef..... 35.70 June 52. George Marsh & Co., coffee ..... 13.55 1. 53. W. A. Myatt, beans..... 4.67 54. Crowder & Rand, flour..... 15.00

909.	7		DOCUMENT No. 15.	90
	Vo	ucher		
1907.	Nu	mber.		
fune	1.	55.	C. A. Norris, groceries\$	11.95
, (LIL	-	56.	Armonr & Co., lard	31.37
		57.	William Woollcott, dry goods	7.74
		58.	C. E. Crawford, heef	35.70
		59.	The State's Prison, supplies	97.81
		60.	Pay roll	152.51
July	3.	61.	William Woollcott, dry goods	18.22
July	υ.	62.	W. A. Myatt, groceries	42.48
		63.	W. B. Mann, apples, soap	6.00
		64.	Dewar & Wilder, soap	2.00
		65.	Thos. H. Briggs & Sons, toilet paper	5.50
			Johnson & Johnson Company, ice	4.00
		66.	Young & Hughes, plumbing	3.65
		67.	Crowder & Rand, flour	16.00
		68.	W. A. Myatt, chickens	5.40
		69.	C. A. Norris, grits	1.65
		70.	Thos. H. Briggs & Sons, grate	2.25
		71.	W. A. Myatt, eggs	1.20
		72.	W. A. Myatt, eggs	5.00
		73.	W. B. Saunders Company, book	2.00
		74.	Johnson & Johnson Company, ice	104,76
		75.	The State's Prison, supplies	33,60
		76.	W. R. Crawford, heef	153.51
		77.	Pay roll	11.50
	9.	78.	George Marsh & Co., coffee	5.94
		79.	W. A. Myatt, groceries	29.15
		80.	C. A. Norris, groceries	35.68
Aug.	7.	81.	Blair & Healy, molasses	10.08
		82.	Thomas H. Briggs & Sons, hardware	8.20
		83.	Johnson & Johnson Company, ice	6.00
		84.	The State's Prison, supplies	144.38
		85.	Pay roll	157.51
		86.		31.40
		87.	The state of the s	3.87
		88.		.00
		89.		4.05
Sept	t. 4.	90. 91.		17.75
			The state of the s	32.00
		92.		34.20
		93.		1.00
		94		12.00
		95 96		8.04
		96		128.07
		98		4.00
		90		157.51

		ouche		
1907		umber	r.	
Oct.	2.	100.	Thos. H. Briggs & Sons, paint\$	11.0
		101.	W. A. Myatt, groceries	27.2
		102.	Institution Deaf, Dumb and Blind, brooms	5.0
		103.	Hunter Bros. & Brewer Co., dry goods	34.3
		104.	W. B. Mann, ham	8.7
		105.	Crowder & Rand, flour	17.0
		106.	C. A. Norris, meal	13.4
		107.	Dewar & Wilder, coffee	14.8
		108.	N. C. Building and Supply Co., lumber	6.0
		109.	C. E. Crawford, beef	27.1
		110.	Pay roll	157.4
		111.	The State's Prison, supplies	139.5
Nov.	6.	112.	Heller Bros., shoes	24.0
21011		113.	Johnson & Johnson Company, ice	4.0
		114.	The J. G. Ball Company, groceries	15.6
		115.	C. A. Norris, groceries	30.5
		116.	W. A. Myatt, groceries.	2.8
		117.		21.2
			Thomas A. Partin Company, sheeting	
		118.	Johnson & Johnson Company, ice	4.0
		119.	C. E. Crawford, beef	37.8
		120,	The State's Prison, supplies	114.1
		121.	Pay roll	165.8
		122.	C. A. Norris, groceries	40.9
		123.	Hunter Bros. & Brewer Company, shoes	36.5
		124,	W. A Myatt, groceries	16.4
		125.	Thomas A. Partin Company, dry goods	15.8
		126.	Dewar & Wilder, groceries	10.2
	30.	127.	Thomas H. Briggs & Sons, hardware	8.3
		128.	The J. G. Ball Company, coffee	11.0
		129.	James R. Rogers, envelopes	10.6
		130.	Armour & Co., lard	30.30
		131.	W. A. Myatt, groceries	5.00
		132.	Powell & Powell, coal	49.20
		133.	Powell & Powell, coal	62.5
		134.	C. E. Crawford, beef	35.70
		135.	The State's Prison, supplies	128.1
		136.	Pay roll	157.48
			>	
		1	Cotal\$	5,028.2
190	8.			
Jan.	1.	1.	Harvey, Blair & Co., beans	20.2
		2.	Dewar & Wilder, salt	.53
		3.	T. H. Briggs & Sons, hardware	8.50
		4.	Thomas A, Partin Company, dry goods	6.19
		5.	Johnson & Johnson Company, ice	2.00
		6.	George Marsh & Co., chickens	2.2
		7.	C. A. Norris, groceries	38.10
			C. A. Hollis, glocelies	00.10

June 3. 53. 157.48

23.62

Voucher 1908. Number. Jan. 8. W. A. Myatt, groceries......\$ 33.57 9. Edwards & Bronghton Printing Co., printing. 10.50 10. George Marsh & Co., groceries..... 18.73 11. A. Dughi, bananas..... 1.80 12. Pay roll ..... 157.51 13. The State's Prison, supplies..... 307.62 14. C. E. Crawford, beef, ..... 31.50 Feb. 5. 15. C. A. Norris, meal..... 10.95 16. W. A. Myatt, groceries..... 34,30 17. Thomas A. Partin Company, dry goods . . . . . 10.50 18. Blair & Healy, molasses..... 10.26 19. The J. G. Ball Company, coffee ..... 10.50 20. The State's Prison, supplies..... 76.41 21. Johnson & Johnson Company, ice..... 2.00 22. Pay roll ..... 157.51 C. E. Crawford, beef..... 59.70 Meh. 24. Cudahy Packing Company, lard..... 26.55 25. George Marsh & Co., coffee..... 26. Thomas A. Partin Company, dry goods ..... 21.50 W. A. Myatt, chickens..... 5.00 28. C. A. Norris, groceries..... 38.20 29. Pay roll ..... 157.48 30. The State's Prison, supplies..... 71.2631. C. A. Norris, grits..... 1.65 32. C. E. Crawford, beef..... 35.70 33. C. B. Ray Harness Company, leather . . . . . .75 34. Johnson & Johnson Company, ice..... 2.00 April 35. George Marsh & Co., eggs..... 1.80 36. The J. G. Ball Company, groceries..... 23.57 37 W. A. Myatt, groceries..... 22.98 38. C. A. Norris, groceries..... 30.75 39. Heller Bros., shoes..... 10.00 40. T. H. Briggs & Sons, hardware..... 8.35 41. Pay roll ..... 157.51 42. C. E. Crawford, beef..... 37.80 43. The State's Prison, supplies..... 89.52 May 6. 44. C. A. Norris, meal..... 8.00 45. W. A. Myatt, groceries..... 29.10 46. Boylan-Pearce Company, cotton..... 47. Heller Bros., shoes..... 23.75 48. T. H. Briggs & Sons, pans..... .75 49. Johnson & Johnson Company, ice..... 2.00 50. Thomas A. Partin Company, dry goods . . . . . 11.81 C. E. Crawford, beef..... 51. 35.70 52.

Pay roll .....

The Cudahy Packing Company, lard ......

		uche		L~	CODIOL
1908.	Nı	ımber			
June	3.	54.	Thomas A. Partin Company, dry goods		88.99
		55.	O'Donohue Coffee Company, coffee		8.50
		56.	Dewar & Wilder, groceries		3.78
		57.	C. A. Norris, groceries		35.13
		58.	W. A. Myatt, groceries		3.34
		59.	Blair & Healy, molasses		9.5
		60.	State School for Blind and Deaf, brooms		5.00
		61.,	T. H. Briggs & Sons, buckets		1.13
		62.	Singer Sewing Machine Company, repairs		1.78
		63.	C. E. Crawford, beef		37.80
		64.	The State's Prison, supplies		183.78
		65.	Pay roll		157.5
		66.	Johnson & Johnson Company, ice		6.00
July	1.	67.	The J. G. Ball Company, salt		1.10
		68.	T. H. Briggs & Sons, brushes		2.90
		69.	W. B. Mann, groceries		20.00
		70.	W. A. Myatt, groceries		25.30
		71.	C. A. Norris, flour		33.60
		72.	Harvey, Blair & Co., rice		6.00
		73.	Edwards & Broughton Printing Co., printing		10.75
		74.	Thomas A. Partin Company, dry goods		24.10
		75.	C. E. Crawford, beef		27.90
		76.	The State's Prison, supplies		90.00
		77.	Pay roll		157.48
		78.	Johnson & Johnson Company, ice		4.00
Aug.	5.	79.	Harvey, Blair & Co., rice		6.00
		80.	The J. G. Ball Company, groceries		3.50
		81.	T. H. Briggs & Sons, hardware		9.00
		82.	Thos. A. Partin Company, dry goods		4.15
		83.	O'Donohue Coffee Company, coffee		8.50
		84.	Geo. Marsh & Co., beans		6.88
		85.	C. A. Norris, flour		17.00
		86.	W. A. Myatt, groceries		23.71
		87.	Peebles & Edwards, shoes		24.75
		88.	The State's Prison, supplies		128.50
		89.	Pay roll		172.51
		90.	Johnson & Johnson Company, ice		2.00
		91.	C. E. Crawford, beef		35.10
Sept.	2.	92.	W. B. Mann, beans		7.29
		93.	O'Donohue Coffee Company, coffee		4.25
		94.	C. A. Norris, groceries		45.06
		95.	W. A. Myatt, groceries		5.65
		96.	Royall & Borden Furniture Co., pillows		9.00
		97.	Harvey, Blair & Co., rice		6.00
		98.	Thos. A. Partin Company, dry goods		7.38
		99.	Morris & Co., hams		8.28

....\$5,768.36

	V	ouche	r	
1908	3. N	umber		
Sept.	2.	100.	Pay roll\$	171.6
		101.	The State's Prison, supplies	98.70
		102.	C. E. Crawford, beef	38.10
Oct.	2.	103.	O'Donohue Company, coffee	8.50
		104.	Whiting Bros., coats	150.50
		105.	Harvey, Blair & Co., rice	6.00
		106.	T. H. Briggs & Sons, hardware	8.63
		107.	W. A. Myatt, groceries	10.93
		108.	W. B. Mann, beans	7.3
		109.	Edwards & Broughton Printing Co., printing	2.50
		110.	Johnson & Johnson Company, ice	. 4.00
		111.	Northern Ohio Blanket Mills, blankets	95.00
		112.	.C. A. Norris, groceries	36.13
		113.	C. E. Crawford, beef	40.80
		114.	The State's Prison, supplies	149.46
		115.	Pay roll	157.48
Nov.	14.	116.	The J. G. Ball Company, groceries	52.59
		117.	W. A. Myatt, groceries	50.66
		118.	C. A. Norris, groceries	53.09
		119.	Peebles & Edwards, shoes	38.2
		120.	Thos. A. Partin Company, dry goods	22.6
		121.	O'Donohue Coffee Company, coffee	4.2
		122.	Harvey, Blair & Co., rice	6.00
		123.	Blair & Healy, molasses	9.4
		124.	Jas. R. Rogers, envelopes	10.63
		125.	Johnson & Johnson Company, coal	97.60
		126.	C. E. Crawford, beef	45.60
		127.	The Valzahn Company, oilcloth	9.00
		128.	Pay roll	157.5
		129.	Thos. H. Briggs & Sons, hardware	3.10
		130.	The State's Prison, supplies	327.3
	30.	131.	O'Donohue Coffee Company, coffee	8.50
		132.	Harvey, Blair & Co., rice	6.00
		133.	Thos. A. Partin Company, dry goods	37.56
		134.	C. E. Crawford, beef	40.80
		135.	Thos. H. Briggs & Sons, hardware	1.93
		136.	Pay roll	162.48
		137.	The State's Prison, supplies	104.49

RECORD OF CONVICTS FOR THE YEARS 1907 AND 1908, SHOW-ING NUMBER RECEIVED FROM COUNTIES, DISCHARGES, PARDONS, ESCAPES AND DEATHS.

#### TABLE No. 1.

Prisoners on hand January 1, 1907		662
Received from counties		324
·	_	
Total		,017
Discharged		
Pardoned 50 Escaped 6		
Died	7	
Transferred to Dangerous Insane Department	1	
Prisoners having two sentences and counted twice	7	
	-	338
Total	-	679
Total		619
Remaining on hand January 1, 1909, as follows:		
White-		
Males		181
Females		8
Colored—		100
Males Females		30
remaies	• • •	50
Total		677
TABLE No. 2.		
Prisoners received at Prison up to January 1, 1907		
Number received during 1907 and 1908		324
Total received up to January 1, 1909	14	,879
TABLE No. 3.		
NATIVITY OF CONVICTS RECEIVED DUBING 1907 AND 1908		
Alabama		1
Arkansas		1
Colorado		2
Canada		1

District of Columbia	1
Georgia	8
Indian Territory	1
Japan	1
Kentucky	1
Maryland	1
Massachusetts	1
Minnesota	1
Mississippi	1
North Carolina	238
Ohio	2
Pennsylvania	2
South Carolina	28
Syria	1
Tennessee	9
Virginia	21
West Virginia	2
	_
Total	324
TABLE No. 4.	
EDUCATION OF CONVICTS RECEIVED DURING 1907 AND 1908.	
EDUCATION OF CONVICTS RECEIVED DURING 1904 AND 1908.	
	179
Read and write	
Read and write	21
Read and write	21
Read and write	21 124
Read and write	21 124 324
Read and write  Read  None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson	21 124 324
Read and write.  Read  None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson  Abduction	21 124 324
Read and write.  Read  None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson Abduction Assault to kill.	21 124 324 1 1 1 2
Read and write.  Read  None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson Abduction Assault to kill.  Assault to rape.	21 124 324 1 1 1 2 27
Read and write Read None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson Abduction Assault to kill. Assault to rape. Attempt to wreck train.	21 124 324 1 1 2 27 1
Read and write.  Read  None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson Abduction Assault to kill. Assault to rape. Attempt to wreck train. Attempt to burn barn.	21 124 324 1 1 2 27 1 1
Read and write.  Read  None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson  Abduction  Assault to kill.  Assault to rape.  Attempt to wreck train.  Attempt to burn barn.  Burning barn.	21 124 324 1 1 2 27 1 1
Read and write.  Read  None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson  Abduction  Assault to kill  Assault to rape.  Attempt to wreck train.  Attempt to burn barn  Burning barn  Tobacco barn	21 124 324 1 1 2 27 1 1 1
Read and write Read None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson Abduction Assault to kill. Assault to rape. Attempt to wreck train. Attempt to burn barn Burning barn Tobacco barn Barn and stables.	21 124 324 1 1 1 2 27 1 1 1 1
Read and write.  Read  None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson Abduction Assault to kill. Assault to rape. Attempt to wreck train. Attempt to burn barn. Burning barn Tobacco barn Barn and stables. Outhouse	21 124 324 1 1 1 2 27 1 1 1 1 1
Read and write.  Read  None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson  Abduction  Assault to kill.  Assault to rape.  Attempt to wreck train.  Attempt to burn barn.  Burning barn  Tobacco barn  Barn and stables.  Outhouse  Storehouse	21 124 324 1 1 2 27 1 1 1 1 1 1
Read and write.  Read  None  Total  TABLE No. 5.  CRIMES OF CONVICTS RECEIVED DURING 1907 AND 1908.  Arson Abduction Assault to kill. Assault to rape. Attempt to wreck train. Attempt to burn barn. Burning barn Tobacco barn Barn and stables. Outhouse	21 124 324 1 1 1 2 27 1 1 1 1 1

100

								-		Т				-	-	-							
Cook	 				 					 				 					 				1
Carpenter					 									 					 				1
Engineer																							
Laborers		٠.	٠.				 ٠			 									 			3	21
																					-	-	

#### TABLE No. 7.

Total .....

AGE OF CONVICTS RECEIVED DURING 1907 AND 1908.

Number under 16 years of age	8
Number from 16 to 19 years of age	69
Number from 20 to 29 years of age	163
Number from 20 to 20 rease of ago	.15

1909.7	DOCUMENT No. 15.	101
	49 years of age	
	59 years of age	
Number from 60 to	69 years of age	2
m-+-1		201
Total		324
	TABLE No. 8.	
PACE AND SEV O	F CONVICTS RECEIVED DURING 190	7 AND 1008
	F CONVICTS RECEIVED DURING 150	AND 1800.
White—		105
Colored—		5
		186
- Canada		
Total		324
	TABLE No. 9.	
SOCIAL PETATION	OF CONVICTS RECEIVED DUBING 1	007 AND 1008
Divorced		2
Total		324
	TABLE No. 10.	
TERM OF SENTENC	E OF CONVICTS RECEIVED DURING 1	907 and 1909
For 6 years		8
For 7 years		14
FOR 12 years		13

For 15 years	44
For 18 years	-
For 20 years.	4
For 21 years.	14
For 25 years	1
For 26 years	9
For 30 years	1
For life	24
101 me	7
Total	
10(a)	324
TABLE No. 11.	
COUNTIES FROM WHICH CONVICTS WERE RECEIVED DURING 1907 AND 19	2008
Alamance	3
Anson	4
Ashe	2
Beaufort	4
Bertie	3
Bladen	2
Buncombe	11
Burke	- 2
Cabarrus	1
Caldwell	6
Caswell	2
Catawba	5
Cherokee	3
Chowan	2
Cleveland	1
Columbus	7
Craven	4
Cumberland	7
Currituek	1
Davidson	3
Davie	4
Durham	4
Edgecombe	5
Forsyth	14
Franklin	3
Gates	2
Gaston	1
Granville	1
Greene	6
Guilford	17
Halifax	2
Harnett	4

Henderson	2
Hertford	4
Johnston	7
Lee	1
Lenoir	2
Madison	5
McDowell	22
Mecklenburg	6
Mitchell	2
Montgomery	2
Moore	2
Nash	10
New Hanover	9
Northampton	6
Onslow	- 3
Orange	2
	4
Pasquotank	1
Pender	1
Perquimans	-
Person	1
Pitt	2
Polk	2
Randolph	1
Richmond	8
Robeson	5
Rockingham	4
Rowan	7
Rutherford	4
Sampson	2
Scotland	2
Stanly	1
Stokes	1
Surry	6
Tyrrell	2
Union	4
Vance	4
Wake	$\epsilon$
Warren	7
Washington	
Watanga	
Wayne	
Wilson	
Wilkes	
Jackson	
Pamlico	
ramineo	
	-00



# REPORT

OF

# THE STATE HOSPITAL

AT

GOLDSBORO, N. C.,

FROM

NOVEMBER 30, 1906, TO NOVEMBER 30, 1908.

RALEIGH:
E. M. Uzzell & Co., State Printers and Binders.
1908.

# OFFICERS OF THE HOSPITAL.

#### BOARD OF DIRECTORS.

D. E. McKinne, PresidentJohnston County.
Term expires March 6, 1911.
W. E. HEADEN, M. D
Term expires March 6, 1911.
E. A. Darden
Term expires March 6, 1911.
W. L. Hill
Term expires March 12, 1913.
C. F. Herring
Term expires March 12, 1913.
Thomas M. Jordan, M. D
Term expires March 12, 1913.
B. W. EdwardsGreene County.
Term expires March 12, 1913.
D. W. Bullock, M. DNew Hanover County
Term expires March 9, 1909.
W. A. Stewart

#### EXECUTIVE COMMITTEE.

Term expires March 9, 1909.

D. E. McKinne, Chairmau.

C. F. HERRING. B. W. EDWARDS.

#### OFFICERS,

W. W. Faison, M. D	Superintendent.
J. E. Brothers, M. DFirst	Assistant Physician.
Clara E. Jones, M. DSecond	Assistaut Physician.
B. R. Lacy	.Treasurer ex officio.
J. W. BRYAN	Steward.
W. J. Mathews, B. E	Engineer.
Mrs. J. W. Bryan	Housekeeper.
MISS M. E. KENNEDY	Storekeeper.
MISS MARTHA NEWELL	Seamstress.
H. S. Toler	Farmer.

### LETTER OF TRANSMITTAL.

To His Excellency, GOVERNOR R. B. GLENN,

Raleigh, N. C.

GOVERNOR:—I respectfully submit herewith for your consideration the biennial report of the Board of Directors of the State Hospital at Goldsboro, N. C.

No serious calamity has befallen the institution within the two years, for which we are thankful to the Giver of all good.

The report of the Superintendent, Dr. W. W. Faison, shows careful and economical management during a period of continued advances in the cost of living. It meets with the full approval of the Board, and we trust you will find it very satisfactory to yourself.

We have supplemented the fairly liberal appropriation by the Hospital Commission with the income from the labor of the inmates, chiefly on the farm, and there is now but little lacking to render perfectly efficient the machinery and other appliances necessary to the perfect working of an institution of such magnitude.

The estimate by the Superintendent of the needs of the institution for the next two years is well within the probable demands, and we trust that the incoming Legislature will appreciate this fact and at least deal justly with so meritorious a charity.

Respectfully, your obedient servant,

D. E. McKinne,
President Board of Directors.



## SUPERINTENDENT'S REPORT.

Goldsboro, N. C., December 10, 1908.

To the Board of Directors of the State Hospital at Goldsboro.

Gentlemen:—The report of the management of this Hospital for the biennial period ending November 30, 1908, is herewith respectfully submitted.

#### MOVEMENT OF POPULATION.

	Males.	Femal	es. Total.
Number remaining on roll November 3	0,		
1906	. 223	333	556
Number received	. 186	285	471
Whole number treated	. 409	618	1,027
Whole number discharged	. 159	214	373
Number on roll November 30, 1908	. 250	404	654
Daily average for two years			634.767

More patients have been admitted during the time embraced in this report than in any previous biennium. The opening of the Miller building at the beginning of this term enabled this to be done. Owing to the erowded condition of the Hospital for several years prior to the opening of the Miller building, a great many patients were denied admission; consequently there was a large accumulation of the colored insane throughout the State needing hospital eare. A considerable number of these were confined at their homes, in the jails and county homes. As soon as it was known that additional room had been provided, urgent requests began to be made for admission of patients. All of those applicants deemed worthy were admitted, many of whom were old, already demented and in a most deplorable physical condition, and there was no hope of doing more for them than making them comfortable for the short time they might live.

I desire here to call the attention of the Board to the fact that this institution, since the enactment of a law by the last Legislature, is no longer a hospital solely for the insane, but is also an asylum for the epileptic, the idiot and all other mental defectives. This being the case, the percentage of cures will necessarily be smaller and the mortality greater. Though we have had no epidemics among the patients, there has been a good deal of sickness incident to a hospital of this kind. Tuberculosis, which has become the scourge of the negro, is very prevalent among our patients. Every succeeding year a larger number of them have it on admission, while many cases develop here. More than one-third of the deaths during the past two years were due to tuberculosis. As far as possible, these tubercular patients have been kept in separate wards. The Hospital Commission has recently let a contract for the construction of four detached buildings that will accommodate twenty patients each, two of which will be for the care of tubercular patients, male and female, and two for epileptics, male and female. These buildings are now being erected and are to be completed in six months. The removal of these two unfortunate classes from our general wards has long been desired, and will prove most beneficial to them, as well as to those who necessarily have to come in contact with them

For the maintenance of the institution for 1907 the Legislature appropriated \$65,000, and the same amount for 1908. But this appropriation was not sufficient to maintain as many patients as we had room for. Many applications were being received, and in order to make provision for these applicants the Board of Directors, at their April meeting in 1907, appointed a committee to confer with the Governor and his Council in regard to this matter. They laid the matter before the Governor, and he made arrangements by which they could admit all worthy applicants to the capacity of the institution. The number of patients has steadily increased, until now there are enrolled 654 patients, which is 98 more than we had at

the beginning of the biennium. The Legislature having provided for the maintenance of a daily average of only 557 patients, and a daily average of 604 having been cared for, there was a deficit of \$11,000.

#### LABOR AND WAGES.

Early in 1907 we had great difficulty in keeping our employees. Labor was in great demand and at much higher prices than we were paying; consequently we lost several of our best attendants. To enable us to secure suitable and sufficient help, the Board was compelled to make a very considerable advance in the wages of most of our employees in every department. This advance, with the additional number employed as the Hospital has grown, has caused an increase of \$380 in our monthly pay-roll over what it was in November, 1906.

#### THE FARM.

Our farming operations have been greatly increased during the past two years. As most of the labor is done by the patients, the profits to the Hospital have been considerable. I am sorry to report, however, that the crop of 1908 was greatly damaged by the unprecedented freshet in August. The potato crop of fifteen acres was entirely destroyed, and the crops of cotton, corn, peas and hay greatly cut off. We estimate that the damage sustained was at least \$2,000.

# NEEDS FOR THE NEXT TWO YEARS.

With a constantly growing population and an advanced cost of living, it is estimated that we will need—

	for 1909	
Total		9179 750

The reports of the several departments are appended, and I respectfully refer you to them for a detailed account of the work of the institution.

IMPROVEMENTS AND REPAIRS—EXPENDITURES FOR PURCHASES AND IMPROVEMENTS MADE FROM APPROPRIATIONS BY THE STATE HOSPITAL COMMISSION.

For outside closets	\$ 150.00
Filter plant	3,967.66
Fire protection	
Pipe line	
Bath tubs and fittings	463.22
New boiler and setting	1,753.43
New engine and setting	2,597.71
Pumps and settings	1,527.90
Inside closets	276.80
Electric generator and setting	2,480.00
Repairs of ice plant	286.75
Lathe	318.90
Hot-water heater	500.00
Bath-room floors	163.45
Purchase of land	6,000.00
Purchase of mules	1,200.00
Purchase of wagons, carts and harness	145.00
Pasture fence	464.80
Stable and shelter	350.00
Moving houses	150.00
Employees' houses	500.00
Total	
GARDEN PRODUCTS, ETC,	
	** - ** * * *
For completion of Miller building	
Building smokehouse	
Balance on lathe	
Balance on engine foundation	
Electric motor	
Electric motor	
Washer for laundry	
Grain separator	
Railroad side track	. 160.00
*	\$5,756,43
Generator and motor aud freight ou same	
Materials for manure shed	
Diagonalis for manufe successions.	

\$7,395.25

### RESIGNATION AND APPOINTMENT OF OFFICERS.

Dr. W. C. Linville, who had most acceptably filled the position of First Assistant Physician for two years, retired May 1, 1908, to enter private practice at Winston-Salem. He had endeared himself to all, and we were sorry to lose his services. Dr. J. E. Brothers, of Edgecombe County, was elected to the vacancy and has entered earnestly into the work.

Credit is due and is hereby gratefully acknowledged to the Board, the officers and the employees for valued assistance in the discharge of my duties.

W. W. Faison,

Superintendent.

TABLE No. 1.
Showing Movements of Population.

	Males.	Females.	Total.
Number on roll November 30, 1906	223	333	556
Number received	186	285	471
Whole number treated	409	618	1,027
Whole number restored	73	81	154
Number much improved	8	7	15
Number improved	8	9	17
Number unimproved	4	2	6
Number not insane		1	1
Number eloped	1		1
Number died	65	114	179
Whole number discharged	159	214	373
Percentage of cures on number received			32.68
Percentage of deaths on number treated,			
1907			11.76
Percentage of deaths on number treated,			
1908			9.91
Percentage of deaths-average per year			10.84
Number on roll November 30, 1908	250 -	404	654
Daily average			634.767

# TABLE No. 2.

### SHOWING CAUSE OF DEATH.

	mutes.	remates.	Lotat.
Paresis		1	1
Tuberculosis	. 20	48	68
Exhaustion	. 5	4	9

1	Hales.	Females.	Total.
Exhaustion from paralysis	2	4	6
Exhaustion from mania	8	12	20
Exhaustion from senile dementia	2	2	4
Exhaustion from dementia	2	6	8
Exhaustion from diarrhea	3	9	12
Exhaustion from la grippe	1	1	2
Exhaustion from burns		1	1
Exhaustion from chorea		2	2 *
Epilepsy	12	6	18
Organic heart disease	3	5	8
Died suddenly (uo diagnosis)	2	2	4
Cancer of uterus		3	3
Pneumonia		3	3
Dyseutery		1	1
Tertiary syphilis	3		3
Pellagra		1	1
Auto-infection	1		1.
Acute Bright's disease	1		1
Degeneration of trophic nerves		2	2
Intestinal obstruction		1	1
			_
Total	65	114	179

TABLE No. 3.

### SHOWING CAUSE OF INSANITY AS GIVEN ON APPLICATION.

SHOWING CAUSE OF INSANIII AS GIVEN	ON A	LICATION	
	Males.	Females.	Total.
Unknown	. 100	146	246
Epilepsy	. 10	4	14
Ill health	. 9	10	19
Heredity	. 3	7	10
Puerperal		10	10
Domestic trouble	. 8	23	31
Masturbation	4	1	5
Love affair	. 1	6	7
Religious excitement	. 12	24	36
Uterine		12	12
Jealousy		3	3
Grief	. 4	9	13
Menopause		3	3
Pregnancy		2	2
Hard study		2	2
Alcoholism	. 9	1	10
Malaria	. 1	1	2
Meustruation		6	6:
Chores		1	1

1	lales.	Females.	Total.
Headache	1	2	3
Injury to head	7		7
Syphilis	4		4
Cocaine	1.		1
Idiocy	2		2
Apoplexy	1		- 1
Sunstroke	2		2
Pellagra		1	1
Typhoid fever	- 1	2	3
Child-birth		5	5
Financial trouble	1		1
La grippe	1		1
Senility	1	3	4
Accident—loss of arm	1		1
Cigarette habit	1		1
Overwork	1	1	2
Total	186	285	475

TABLE No. 4.

### SHOWING FORM OF INSANITY ON ADMISSION.

	Males.	Females.	Total.
Mania	. 54	137	191
Acute mania	. 23	18	41
Recurrent mania	. 6	9	15
Chronic mania	. 2	6	8
Alcoholic mania	. 5	2	7
Epiteptic mania	. 16	7	23
Puerperal mania		14	14
Delusional mania	. 2	3	5
Dementia	. 38	59	97
Senile dementia	. 10	21	31
Epileptic dementia	. 5	2	7
Dementia praecox	. 13	2	15
Melancholia	. 6	4	10
Imbecility	. 5		5
Not insane		1	1
Paresis	. 1		1
Total	196	295	471

TABLE No. 5.

# SHOWING DURATION OF INSANITY ON ADMISSION,

	Males.	Females.	Total.
Less than one month	. 62	79	141
From one to three months	. 33	46	79
· From three to six months	. 14	31	45
From six to twelve months	. 13	26	39
From one to two years	. 7	32	39 *
From two to three years		21	27
From three to four years		8	16
From four to five years		5	9
From five to ten years		18	30
From ten to fifteen years		2	6
From fifteen to twenty years		1	7
From twenty to forty years		1	3
Unknown		16	30
Total	. 185	286	471

### TABLE No. 6.

### SHOWING SOCIAL RELATION.

		Females.	Total.
Married	75	. 150	225
Single	93	92	185
Widowed	. 10	40	50
Not stated	. 8	3	11
Total	186	285	471

### TABLE No. 7.

### SHOWING DURATION OF RESIDENCE IN HOSPITAL OF THOSE CURED.

The state of the s		LILOUDE CC.	is Liv.
	Males.	Females.	Total.
Less than three months	. 4	1	5
From three to six months	. 19	12	31
From six to twelve months	. 28	30	58
From one to two years	. 16	26	42
From two to three years	. 4	7	11
From three to four years	. 2	2	4
From four to five years		1	1
From five to ten years		2	2
Total	72	Q1	154

# TABLE No. 8.

SHOWING	DEPARTON	OF	RESIDENCE	TIM	HOSPITAL.	OF	THOSE	WHO	DIED
SHOWING	DURATION	OF	RESIDENCE	117	HUSPITAL	UE	1.11.035	11 110	DIED

	Males.	Females.	Total.
From five to thirty days	 9	8	17
From one to three months	 3	7	10
From three to six months	 6	17	23
From six to nine mouths	 5	5	10
From nine to twelve months	 2	7	9
From one to two years	 7	25	32
From two to three years	 4	12	16
From three to four years	 5	5	10
From four to five years	 3	7	10
From five to ten years	 7	9	16
From ten to fifteen years	 9	6	15
From fifteen to twenty years	 4	5	9
From twenty to thirty years	 1	1	2
Total	 65	114	179

TABLE No. 9.

### SHOWING THE AGE WHEN ADMITTED.

	Males.	Females.	Total.
From five to ten years	. 1		1
From ten to twenty	. 27	29	56
From twenty to thirty	. 56	119	175
From thirty to forty	. 36	49	85
From forty to fifty	. 26	38	64
From fifty to sixty	. 17	28	45
From sixty to seventy	. 9	9	18
From seventy to eighty	. 7	5	12
From eighty to ninety		2	2
Not stated	. 7	6	13
Total	. 186	285	471

Males, Females, Total.

333

556

243

\$22,495,23

#### STATISTICAL FORM FOR INSTITUTIONS.

Prepared by the National Conference of Charities and Corrections and Adopted by the States,

### NAME OF INSTITUTION.

### STATE HOSPITAL AT GOLDSBORO, N. C.

#### POPULATION, 1907.

Number of inmates at beginning of year..... 223

Number of inmates received during year..... 101 142

Number discharged or died during year	72	98	170
Number at end of fiscal year	252	377	629
Daily average attendance (No. actually present),			585
Average number officers and employees			85 -
EXPENDITURES.			
Current Expenses:			
1. Salaries and wages		\$	18,773.59
2. Clothing			3,665.19
3. Subsistence			18,395.64
4. Ordinary repairs			1,087.75
5. Office, domestic and outdoor expenses			23,077.95
		_	
Total		8	65,000.12
Extraordinary Expenses:			
1. New buildings, lands, etc		\$	10,647.28

2. Permanent improvements to existing buildings..... 11,847.95

# STEWARD'S REPORT.

STATE HOSPITAL AT GOLDSBORO, N. C.,

To Dr. W. W. FAISON.

November 30, 1908,

Superintendent.

I herewith submit my biennial report covering the two fiscal years, December 1, 1906, to November 30, 1908, consisting of statements showing receipts and disbursements for maintenance, accompanied by classified statement of such disbursements; statement of average population, with per capita cost of maintenance; summary of receipts and disbursements on local cash account, with detailed statement of such receipts and disbursements; statement of dairy account, and a statement showing expenditures for purchases and improvements authorized by the State Hospital Commission.

Respectfully submitted, J. W. Bryan,

RECEIPTS AND DISBURSEMENTS FROM DECEMBER 1, 1906, TO

Steward.

6,110,33

4.961.13

NOVEMBER 30, 1907. 1906. Dec. 1. To balauce from appropriation, 1906..\$ .55 To appropriation for 1907...... 65,000.00 \$65,000.55 Dec. 31. By vouchers for December...... \$ 3,807.48 1907 Jan. 31. By vouchers for January..... 7,183.09 Feb. 28. By vouchers for February..... 5,441.68 Mar. 31. By vouchers for March.... 7,574.29 Apr. 30. By vouchers for April..... 5,471.19 May 31. By vouchers for May..... 4,231.09 June 30. By vouchers for June..... 4,594.16

Nov 30. By vouchers for November...... 3,376,70 ---- \$65,000,12 By balance ..... .43 RECEIPTS AND DISBURSEMENTS FROM DECEMBER 1, 1907, TO NOVEMBER 30, 1908. 1907.

Dec. 1. To balance from 1907.....\$ Dec. 1. To appropriation for 1908...... 65,000.00

July 31. By vouchers for July.....

Aug. 31. By vouchers for August...... 6,073.56 Sept. 30. By vouchers for September...... 6,175,42 Oct. 31. By vouchers for October.....

- \$65,000,43

Dec. 31. By vouchers for December...... \$ 9,169.62

1908.			
Jan. 31.	By vouchers for January\$	4,873.16	
Feb. 29.	By vouchers for February	6,749.98	
Mar. 31.	By vouchers for March	6,003.46	
Apr. 30.	By vouchers for April	6,591.18	
May 31.	By vouchers for May	5,654.86	
June 30.	By vouchers for June	6,261.85	
	By vouchers for July	7,514.94	
Aug. 31.	By vouchers for August	8,319.21	
Sept. 30.	By vouchers for September	5,434.53	
Oct. 31.	By vouchers for October	5,299.60	
Nov. 30.	By vouchers for November	3,999.99	
	Amount returned from building fund	102.54	
	To bank loan, October 1, 1908		\$ 2,000.00
	To bank loan, November 1, 1908		5,000.00
	To bank loan, December 1, 1908		4,000.00
	By balance	25.51	
Stateme	\$ NT OF POPULATION AND PER CAPITA COST	76,000.43 S	
		1007	1000
Аманата п	number of rationts on wall	1907.	1908.
	number of patients on roll	613	658
Average 1	number of patients present	613	658 622
Average 1	number of patients present	613 585 282	658 622 288
Average i Average i Per capita	number of patients present	613 585 282 \$111.11	658 622 288 \$122.145
Average i Average i Per capita	number of patients present	613 585 282 \$111.11	658 622 288 \$122.145
Average i Average i Per capita	number of patients present	613 585 282 \$111.11	658 622 288 \$122.145
Average i Average i Per capita	number of patients present number of patients at work	613 585 282 \$111.11	658 622 288 \$122.145
Average i Average i Per capita	number of patients present number of patients at work	613 585 282 \$111.11 304	658 622 288 \$122.145 .334
Average 1 Average 1 Per capita Per capita	number of patients present number of patients at work	613 585 282 \$111.11 304	658 622 288 \$122.145 .334
Average 1 Average r Per capits Per capits 1906. Dec. 1.	number of patients present	613 585 282 \$111.11 304	658 622 288 \$122.145 .334
Average 1 Average 1 Per capita Per capita	number of patients present	613 585 282 \$111.11 304 ST 1907.	658 622 288 \$122.145 .334
Average 1 Average 1 Per capita Per capita 1906. Dec. 1.	number of patients present	613 585 282 \$111.11 304 ST. 1907. .\$1,219.64	658 622 288 \$122.145 .334 1908. \$ 682.22 6,523.10
Average 1 Average 1 Per capita Per capita 1906. Dec. 1.	number of patients present	613 585 282 \$111.11 304 ST 1907. .\$1,219.64 . 4,979.27 .\$6,198.91	658 622 288 \$122.145 .334 1908. \$ 682.22 6,523.10 \$7,205.32
Average 1 Average 1 Per capita Per capita 1906. Dec. 1.	number of patients present	613 585 282 \$111.11 304 ST 1907. .\$1,219.64 . 4,979.27 .\$6,198.91	658 622 288 \$122.145 .334 1908. \$ 682.22 6,523.10 \$7,205.32
Average 1 Average 1 Per capita Per capita 1906. Dec. 1.	number of patients present		658 622 288 \$122.145 .334 1908. \$ 682.22 6,523.10 \$7,205.32 5,853.36
Average 1 Average 1 Per capita Per capita 1906. Dec. 1.	number of patients present		658 622 288 \$122.145 .334 1908. \$ 682.22 6,523.10 \$7,205.32 5,853.36
Average 1 Average 1 Per capita Per capita 1906. Dec. 1.	number of patients present		658 622 288 \$122,145 .334 1908. \$ 682,22 6,523,10 \$7,205,32 5,853,36 \$1,351,96

Total cash in hands of Steward.....\$1,682.22 \$2,351.96

### STATEMENT OF DAIRY ACCOUNT.

	19	07.
By	2,754 pounds beef killed, at 7c	8 192.78
By	sales of hides, calves, etc	42.61
Ву	sales of 10,131½ gallons milk, at 20c	2,026,30
	Total	\$2,261.69
To	paid for cows\$ 240.00	
To	paid for feed	
To	paid for wages and board milkman 240.00	
		1,343.57
	Net value dairy products	\$ 918.12
	19	08.
By	1,182 pounds beef killed, at 7c	\$ 82.74
By	sales of hides, calves, etc	24.74
By	10,163% gallons milk, at 20c	2,032.67
	Total	\$2,140.15
To	paid for feed\$1,034.75	ψω,110·10
	paid butcher 1.50	
	paid wages of milkman	
	wages and board of helper	
10	mages and board of helper	1,426.25
	Net value of products of dairy	\$ 713.90
	Classified Expenditures from December 1, 1906, to	0

### Classified Expenditures from December 1, 1906, to November 30, 1908.

	1907.	1908.
Ammonia and retsof\$	352.88	\$ 237.54
Bacon and sausage	4.62	35.16
Beans and peas	248.48	65.33
Beds and bedding	1,217.68	409.04
Beef	3,812.22	3,994.55
Blacksmith	60.35	133.10
Boots, shoes and leather	778.89	917.62
Books and periodicals	54.67	23.50
Brooms, brushes and dust pans	110.52	96.71
Bran and shorts	433,20	600.60
Buckets, hollow ware and tinware	209.85	261.67
Butter, butterine and cheese	156.60	226.43
Brickmason	64.46	39.39
Canning outfit	23.00	
Canned goods	88.15	126.10
Carpets, matting and rugs	127.25	70.30

The state of the s	1907.	1908.
Cattle and hogs		\$ 61.00
Chickens and eggs	188.84	522.85
Churn	10.00	
Confectionery	17.25	21.55
Coal	3,371.42	3,788.61
Coffee, chocolate and tea	523.43	393.50
Clocks and repairs	5.00	10.89
Corn, oats and feed	336.65	120.65
Crackers and macaroni	2.39	5.07
Crockery, glass and enameled ware	126.67	59.42
Cutlery and kitchen ware	32.35	23.55
		7.60
Directors' expenses	88.60	119.57
Disinfectants and insecticide	300.60	262,59
Dried fruits	118.00	200.56
Drugs	576.26	350.43
Dry goods and clothing	3,059.74	3,431.35
Electrical supplies	117.69	318.29
Eloped patients returned	38.90	22.05
Fertilizers	1,043.53	1,447.15
Fish and oysters	100.94	192.28
Fish (salt)	138.75	53.00
Flour	2,414.90	2,646.73
Freights and express	6,930.56	9,594.04
Fruits	30.60	56.10
Furniture	108.05	44.60
Glass, putty, sash and doors	35.00	33.40
Grates, stoves and repairs	20.99	32.20
Harness and repairs	41.35	75.85
Hardware and nails	170.19	145.73 83.40
Hats and caps Implements and repairs	71.30 224.57	537.76
		265.00
Interest	3.50	
Kid and mutton	78.05	49.92
Labor	445.22	76.99
Lard compounds	708.00	586.92
Laundry supplies and repairs	97.58	91.27
Lime, cement, hair and plaster	175.02	280.44
Lanterns, globes and wicks	11.04	1.81
Lumber, shingles, brick and roofing	488.28	1,427.03
Machinery and repairs	878.59	2,032.05
Malted milk and condeused milk	39.60	82.20
Meal	1,115.07	1.270.45
Meat (salt)	6.174.55	6,346.52
Mincemeat	28.11	32.65
Particulation	-C. 1.1	52.00

	1907.	1908.
Miscellaneous\$	105.06	\$ 139.89
Molasses and syrup	414.24	529.69
Needles, thread and buttons	60.23	145.76
Oil, kerosene and gasoline, and candles	97.93	124.90
Oil, lubricating	190.85	317.71
Paints, oil, varnish and turpentine	392,75	315.40
Pepper, spices and vinegar	63.42	70.97
Postage, stationery and printing	142.11	219.49
Preserves and extracts	4.38	
Pumps, pipes and fittings		1,202.44
Repairs on buildings and fixtures	164.04	219.27
Rice, grits, oatmeal and buckwheat	406.39	555.44
Rice meal aud cotton-seed meal	721.62	1,057.00
Salaries and wages	18,416.34	21,445.69
Salt	47.38	33.05
Seeds and plants	428.05	389.64
Sewer pipe and sewerage	15.00	20,24
Sewing machines and repairs	25.71	37.55
Sugar	1,073.50	1,204.69
Surgical instruments and supplies	76.10	13.70
Scales	39.95	
Soap and potash		187.10
Set aside for payment of cash bills	500.00	
Telegrams and telephones	50.29	59.01
Thresher hire	3.00	10.00
Tobacco and snuff	690.35	747.30
Transportation of patients	221.29	207.34
Traveling expenses	78.88	145.76
Turkeys	9.60	10.38
Twine and rope	36.34	25.28
Tinners' tools and supplies	71.94	6.55
Truck baskets	53.00	
Vegetables	26.90	157.62
Vehicles and repairs	175.51	92.70
Wood	1,246.41	1,374.93
Wire guards and doors	196.75	4.25
Whiskey	31.70	90.88
Yeast and baking powders	230.16	238.70
Total\$6	5,000.12	\$75,872.38

RECEIPTS AND DISBURSEMENTS ON LOCAL CASH ACCOUNT FOR YEAR ENDING NOVEMBER 30, 1907.

 Dec. 1. Balance on hand.
 \$1,219.64

 Received from counties.
 50.55

 Received from house rent.
 4.00

 Received from bull service.
 2.00

1906.			
Dec. 1.	Doggins dense		
Dec. 1.	Received from seed wheat		
	Sales from store room	52,22	
		11.24	
	Fines	1.25	
	Charles Hines, pay roll	21.67	
	Freight refunded	12,40	
	Sale of empty barrels	5.40	0.
	P-14		\$1,388.87
	Paid:		
	Labor	40.75	
	Musicians	15.00	
	Minister	4.00	
	Notary fees	10.00	
	Chickens and eggs	27.11	
	H. K. Mulford Co	31.00	
	Mrs. Faison, secretary	12.50	
	New building	300.13	
	-		440.49
	Delen		
1907.	Balance		\$ 948.38
Jan. 1.	December 6.		
оан. 1.	Received from counties	125.80	
	Board	21.65	
	Sales	41.67	
	Fines, etc	4.61	
	Charles Hines, pay roll	21.67	
	Freight refunded	2.50	
	Coal confiscated	71.40	
	Miscellaneous	.60	-4
	_		289.90
	Paid:		\$1,238.28
	Labor\$	FO 00	
		53.93	
	Minister	5.00	
	Musicians	12.00	
	Mrs. Faison, secretary	12.50	
•	New building account	554.84	
	U. S. Fidelity and Guaranty Co	15.00	
	Chickens and eggs	23.45	
		6.50	
	Fine returned	.25	
	Smokehouse account	47.70	=04.4-
			731.17
	Ralanga		0 505.45
	Balance		\$ 507.11

21

1907.					
Feb.	1.	Received:			
I CD.		County claims\$	80.55		
		Sales	30.91		
		Board	19.23		
4		Fines and corrections	7.18		
		Charles Hiues, pay roll	21.67		
		Charles Day 1strict		8	159.54
				8	666.65
		Paid:			
		Notary fees\$	1.50		
		Musicians	12,00		
		Labor	33.98		
		New building account	87.19		
		Smokehouse account	266.00		
7		Minister	4.00		
		Mrs. Faison, secretary	12.50		
		Chickens and eggs	19.10		
		Refunded to Mrs. A. M. Cox,	4.00		
		Refunded to Mis. A. M. Cox	1100		440.27
		Balance		8	226.38
Mar.	1.	Received:	00.01		
		Sales\$	29.04		
		Freight refunded	21.68		
		County claims	28.40		
		Fines	.75		
		Charles Hines, pay roll	21.67		
		Board	20.08		
		Cotton sold	823.93		0.12.22
		_			945.55
				\$1	,171.93
		Paid:		4.0	,
		Musicians\$	15.00		
		Labor	46.48		
		Minister	5.00		
		New building account	368.97		
		Smokehouse account	70.39		
		Mrs. Faison, secretary	12.50		
		Chickens and eggs	20.53		
		Miscellaneous :	.25		
		Notary fees	2.50		
		-			543.32
				-	
		Balance		\$	628.61

22	DOCUMENT No. 16.		[8	ession
1907.				
	1. Received:			
	County claims\$	25.30		
	Sales	37.16		
	Freights, etc., refunded	30.00		
	Labor	45,23		
	Charles Hines, pay roll	17.34		
	Fines and corrections, pay roll	3.68		
	Board	5.07		
	Board	5.01	\$	163.73
			4	105. 1
			8	792.39
	Paid:		4P	194.0
	Lemons\$	.15		
	Labor	62.29		
	Chickens and eggs	9.80		
	Smokehouse account	26.91		
	Musicians	12.00		
	Minister	4.00		
	New building account	19.13		
	Mutton	4.55		
	Mrs. Faison, secretary	12.50		
	Book	.29		
	_			151.62
			_	
	Balance		\$	640.77
May 1.	. Received:			
	Sales\$	39.08		
	County claims	21.45		
	Sales garden peas	153.35		
	Fines	.25		
	Charles Hines, pay roll	11.55		
	Board	12.15		
	_			237.83
	Paid:		\$	878.60
	Minister\$	4.00		
	Musicians	9.00		
	Mrs. Faison, secretary	12.50		
	Labor	31.97		
	Notary fees	2.50		
	Chickens and eggs	5.80		
	Fish	1.50		

New building account.....

26.80

94.07 \$ 784.53

1909.	DOCUMENT No. 16.		23
1907.			
June		00.00	
	Sales	23.28	
	County claims	36.30	
	Fines, etc	1.00	
	Charles Hines, pay roll	21.67	
	Sales of beans	377.75	
	Board	18.10	\$ 478.10
			ф жюло
			\$1,262,63
	Paid:		
	Labor\$	11.55	
	Minister	5.00	
	Bank of Wayne, interest on notes	100.00	
	Mrs. Faison, secretary	12.50	
	_		129.05
	Balance		\$1,133.58
July	1. Received:		
-	Sales\$	39.07	
	Charles Hines, pay roll	21.67	
	Fines and corrections	1.75	
	Board	9.95	
	County claims	1.00	
	_		73.44
			\$1,207.02
	Paid:		
	Minister\$	4.00	
	Miscellaneous	.55	
	_		4.55
	Balance		\$1,202.47
F			quipmonits.
Aug.		0.00	
	County claims\$	3.00	
	Sales	43.38	
	Board	17.06	
	Fines and corrections	13.06	
	Refunded	.95	

Charles Hines, pay roll.....

21.67

99.12 \$1,301.59

273,99

24	DOCUMENT No. 16.	[Session
1907.		
Aug. 1.		
		i.00 i.00
	Labor	.50
		\$ 29.5
	Balance	et 070 o
	barance	\$1,272.0
Sept. 1.		
		5.28
		3.72
		0.15
	Charles Hines, pay roll	.67
		80.8
		\$1,352.9
	Paid:	
	Minister \$ 5	5.00
	Mrs. Faison, secretary 12	2.50
		.10
		.23
	Pipe line	
	Freight 10	0.00
		241.9
	Balance	\$1,110.9
Oct. 1.	Received:	
	Sales	.15
	County claims	

Oct. 1.	necerreu.	
	Sales\$	44.15
	County claims	121.50
	Fines and corrections	2.00
	Board	14.23
	Charles Hines, pay roll	21.67
	Labor	22.47
	Southern Railway Company, claim	47.97

	\$1,384.9	1
Paid:		
Notary fees\$	8.00	
Minister	4.00	
Mrs. Faison, secretary	12.50	

S.	Faison,	secretary	12.50
			24.50
I	Balanee		\$1,360.41

,		
1907.		
Nov. 1.	Received;	
	Sales \$ 80.11	
	Board 28.67	
	Charles Hines, pay roll	
	Refunded 1.15	2
	County claims 32.35	5
	John H. Fisher, guardian for Hansey	
	Jones 24.00	)
	Fines and corrections 1.50	)
	Sale of cotton	5
		\$2,007.97
	ALCO STATE OF THE	\$3,368.38
	Paid:	
	Minister \$ 4.00	
	N. C. Granite Corporation 47.9	
	Sonthern Express Company	
	Jacques Busbee	
	Weathers & Perry	
	Musicians	
	Mrs. Faison, secretary 12.50	
	Weighing cotton 3.36	
	Bank of Wayne, notes and interest 2,510.6-	
	Notary fees 9.56	)
		- 2,686.16
	Balance on hand Nov. 30, 1907	\$ 682.22

RECEIPTS AND DISBURSEMENTS ON LOCAL CASH ACCOUNT FOR YEAR ENDING NOVEMBER 30, 1908.

1907.				
Dec.	1.	Balance on hand\$	682.22	
		Received:		
		From counties	132.21	
		Dr. W. W. Faison, chairman building		
		committee	102.54	
		Fines and corrections	4.24	
		Sales	33.43	
		Charles Hines	20.23	
		Board	22.45	
		Freight refunded	5.17	
		_		\$1,002.49

\$ 919.14

		L,	0031011
*****			
1907.			
Dec. 1.	~ *****		
	Charles Hines	)	
	Minister	)	
	Walter Whitley	5	
	Mrs. Faison, secretary 12.50	)	
	Musicians	)	
		- 8	40.25
		40	10.20
	Balance	- 8	962.24
1908.		42	902,24
Jan. 1.	Received:		
Dun. 1.	0.1		
	Board 15.95		
	Charles Hines		
	Fines and corrections 1.00		
	Counties		
			283.73
		_	
	Deid	\$1	.245.97
	Paid:		,
	Musicians \$ 7.00		
	Charles Hines		
	Minister 4.00		
	Mrs. Faison, secretary 12.50		
	Premium on Steward's bond 15.00		
			58.50
	Balance	\$1	,187.47
Feb. 1.	Pt1	200	,
reb. 1.	Received:		
	Board \$ 26.73		
	Sales 22.10		
	Fines and corrections 1.00		
	Refunded 4.85		
			54.68
	D-11	\$1.	242.15
	Paid:		
	Minister \$ 4.00		
	Freight and express 20.64		
	Mrs. Faison, secretary 12.50		
	Labor		
	Fine returned		
	Musicians 4.50		
	Mules		
			323.01

\$1,043.16

1	•	й	n	S	

Apr. 1.

		1.	ec		

Received:		
Sales\$	80.40	
Counties	1.00	
Board	21.71	
Fines	1.50	
Charles Hines	20.59	
		\$ 125,20
		\$1,044.34
Paid:		dajora.or
Musicians	3.00	
Minister	5.00	
Labor	20.00	
Peter Henderson & Co	1.50	
Mrs. Faison, secretary	12.50	
Lumley. Dodson & Co	25.00	
Western Electric Co	5.00	
H. Weil & Bros	54.25	
Ideal Hardware Co	1.20	
W. M. Whaley & Co	16.30	
Notary fee	.50	
_		144.25
Balance		\$ 900.09
Received:		
State Hospital Commission refunded\$	224.39	
Sales	25.34	
Counties	181.33	
Board	47.01	
Charles Hines	21.67	
Fine	.25	
_		499.99
6		\$1,400,08
Paid:		414,400.00
Labor\$	18.56	
Notary fees	8.00	
Minister	4.00	
Mrs. Faison, secretary	12.50	
Perkins Planing Mill Co	16.67	
W. J. Perkins	16.67 15.69	
W. J. Perkins	15.69	356.92

Balance ......

1908.		
May 1. Received:		
Board\$	16.31	
Counties	81.60	
Sales	183,43	
Fines	1.75	
Southern Railway, claim	295,94	
_		\$ 579.03
		\$1,622.19
Paid:		
Labor\$	33.33	
Minister	5.00	
Mrs. Faison, secretary	12.50	
Sutton Hardware Co	19.20	
<del>-</del>	10	70.03
Balance		\$1,552.16
June 1, Received:		
Sales\$	58.71	
Fines	3.50	
Board	96.84	
Freight refunded	.88	
Charles Hines	21.67	
_		181.60
Paid:		\$1,733.76
Mrs. Faison, secretary\$	12.50	
Labor	20.00	
Minister	4.00	
For motor	100.00	
Notary fee	.50	
For truck baskets	32.50	
For grain separator	199.75	
Tot grant separator	100.10	369.25
		000.20
Balance		\$1,364.51
July 1. Received:		
Sales\$	104.74	
Board	93,32	
Fines and corrections	3.01	
Counties	10.85	
Maud Penn deposit	2.30	
Southern Railway, claim		
	2.64	
_		216.86

1908.			
July	1. Paid:		
	Labor\$	20.00	
	Minister	4.00	
	Mrs. Faison, secretary	12.50	
		4.50	
	Truck baskets		
	Field peas	92.11	
	A. C. L. R. R. Co	.88	
	Maud Penn	2.30	
	American Laundry Machine Co	517.90	
	American Laundry Machine Co	021100	\$ 654.19
	_		\$ 003.10
	Balance		\$ 927.18
Aug.			
	Sales	42.87	
	Fines and corrections	5.00	
	Charles Hines	43,34	
	Board	66.25	
	Board	00.20	157.46
	_		194.30
			\$1,084.64
	Paid:		
	Labor\$	25.10	
		4.00	
	Minister		
	Fines returned	1.25	
	Mrs. Faison, secretary	12.50	
	A. O. Clement	15.75	
			58.60
	Balance		\$1,026.04
			41102010 K
Sept.			
	Sales\$	195.83	
	Fines,	2.25	
	Board	63.88	
	Counties	1.00	
	Counties	2.400	262.96
	_		202.80
			\$1,289.00
	Paid:		
	Labor\$	20.00	
	Minister	4.00	
	Mrs. Faison, secretary	12.50	
	Miscellaneous	.90	
	_		37.40
	Polone.		\$1.251.60
	Balance		¢1,201.00

30		DOCUMENT No. 16.		[Session
1908.				
Oct.	1.	Received:		
		Counties	37.95	
		Sales	129.11	
		Fines and corrections	3.92	
		Board	53.36	
		Charles Hines	21.67	
		Freight refunded	.06	
		- Tright Telunded	.00	\$ 246.07
				φ 210.01
				\$1,497.67
		Paid:		
		Mrs. Faison, secretary\$	12.50	
		Labor	10.00	
		Minister	4.00	
		Miscellaneous	21.28	
		Sweet potatoes	129.00	
		Peas	224.98	
		Ginning cotton	20.25	
		_		422.01
		Balance		\$1,075,66
Nov.	1.	Received:		
		From counties\$	37.95	
		Charles Hines	10.00	
		Sales	13.52	
		Sales cotton and cotton seed	3,487.07	
		Fines	3.75	
		Board	42.29	
		Freight overcharge refunded	.67	
		> -		3,595.25
				01.050.01
		D-11		\$4,670.91
		Paid:	- 00	*
		Minister\$	5.00	
		Seed grain	63.20	
		Potatoes and cabbage	106,46	
		Repairs, ensilage machinery	37.36	
		Ginning, bagging and ties	146.25	

Paid:	٠
Minister\$	5.00
Seed grain	63.20
Potatoes and cabbage	106,46
Repairs, ensilage machinery	37.36
Ginning, bagging and ties	146.25
Lumber and shingles	194.82
Mrs. Faison, secretary	12.50
Musicians	5.50
Fertilizers	137.50
Cotton-seed meal	-27.00
Cotton-weigher	7.15
Freight	16.69
Beef and meat	536.37

31

1908.	
Nov.	1.

Fo

Paid:		
Flour and meal	205.10	
Rice	26.45	
Lard compound	91.81	
Sngar	64.39	
Coffee	41.38	
Dry goods	69.41	
Dynamo and motor	1,369.00	
Railroad material	152.91	
Sundries	2.70	
_		\$3,318.95

### IMPROVEMENTS AND REPAIRS.

EXPENDITURES FOR PURCHASES AND IMPROVEMENTS MADE FROM APPROPRIATIONS BY THE STATE HOSPITAL COMMISSION.

or out	side closets\$	150.00
Fil	ter plant	3,967.66
	e protection	826,23
	e line	869.16
	h tubs and fittings	463.22
	w boiler and setting	1,753.43
	w engine and setting	2,597.71
	mps and settings	1,527.90
	ide closets	276.80
Ele	ctric generator and setting	2,480.00
	pairs of ice plant	286.75
	be	318.90
Но	t-water heater	500.00
Ba	th-room floors	163.45
Pur	rchase of land	6,000.00
Pu	rchase of mules	1,200.00
Pu	rchase of wagons, carts and harness	145.00
	sture fence	464.80
Sta	ble and shelter	350.00
Mo	ving honses	150.00
En	ployees' houses	500.00

29.20

36.00

# FARMER'S REPORT FOR 1907.

Goldsboro, N. C., November 30, 1907.

Dr. W. W. Faison, Superintendent.

I herewith submit the following report:

# FARM PRODUCTS. 120 bushels wheat, at \$1......\$ 120.00

7,300 pounds straw, at 40e..... 40 bushels rye, at 90c.....

40 business tye, at soc	30.00
15,000 pounds rye straw, at 40c	60.00
222 bushels threshed oats, at 50c	111.00
25,200 sheaf oats, at 60c	151.20
11,100 pounds out straw, at 40c	44.40
114,800 pounds hay, at 75c	861.00
10 acres pasture, at \$5	50.00
110 tons ensilage, at \$3	330.00
8,000 pounds soja beans	125.00
1½ acres cane, at \$20	30.00
30 bushels peas, at \$1.25	37.50
1,200 pounds pea hulls, at 25c	3.00
140 bushels peanuts, at 75c	105.00
12.000 pounds peanut vines.	50.00
1,054 bushels sweet potatoes, at 40c.	421.60
	562.50
750 bushels corn, at 75c	
70,000 pounds forage, at 37½c	262.50
7,500 pounds pork, at Sc	600.00
16,819 pounds lint cotton sold	1,815.25
500 pounds lit cottou for domestic use	45.00
Net value of cotton seed after paying for giuniug, bagging and	
ties	158.43
-	
Total value of farm products	86,008.58

### GARDEN PRODUCTS.

140 bushels onions, at 40c\$	56.00
59 barrels spring greeus, at 75c	44.75
91½ barréls cabbage, at \$1.50	137.25
22 barrels kraut, at \$5	110.00
116 bushels large onions, at 60c	69.60
112 bushels squash, at 25c	-28.00

91½ bushels cucumbers, at 50c\$	45.75
258 baskets cantaloupes, at 40c	143.20
350 bushels Irish potatoes, at 50c	175.00
45 bushels beets, at 50c	22.50
129 bushels tomatoes, at 60c	77.40
1.794 watermelons, at 5c	89.70
54 bushels Lima beans	27.00
30 bushels vegetable berries, at 65c	19.50
63 bushels green peas, at 40c	25.20
106 barrels turnip greens, at 75c	79.50
20 bushels pepper, at 50c	10.00
4 bushels egg plant, at 50c	2.00
15 bushels radishes, at 50c	7.50
1½ acres collards	150.00
40 bushels apples, at 40c	16.00
10 bushels peaches, at \$1	10.00
300 head of lettuce, at 2c	6.00
5 bushels salsify, at 50c	2.50
6 bushels parsnips, at 50c	3.00
45 bushels okra, at 50e	22.50
500 bushels rutabagas, at 25c	125.00
101 baskets garden peas sold for	153.35
513 baskets snap beans sold for	531.10
850 bunches celery, at 5c	42.50
250 bushels turnips, at 25c	62.50
30 bushels green corn, at 50c	15.00
Value of garden peas used	94.35 139.50
Value of snap beans used	139.50
	3 5 49 15
Total value of garden products	2,045.10
	2 000 50
Total value of farm products	0,000.00
Total value of garden products	2,040.10
Total value of farm and garden products	8.551.73
EXPENSES OF FARMING AND GARDENING.	
Salary and board of Farmer	336.00
Wages and board of three farm hands, at \$165	495.00
Feed for nine head team	600.00
Fertilizers	1.345.25
Seed and plants	355.26
Purchases and repairs of implements	189.37
Baskets for shipping	52.00
Total	3,372.88

Total value of	farm and garden\$8,551.73
Less expenses	

Net value of farm and garden.....\$5,178.85

### INVENTORY OF STOCK, IMPLEMENTS, ETC.

5 horses, 8 mules, 33 head of cattle, 8 sows, I boar, 46 pigs, 2 wagons, 5 carts, 1 one-horse wagon, 1 single harness, 2 double harness, 10 sets plow harness, 1 cotton planter, 1 corn planter, 1 fertilizer distributer, 1 oat drill, 1 mowing machine, 1 horse rake, 2 harrows, 2 cultivators, 8 Cotton King cultivators, 8 turn plows, 9 cotton plows, 1 corn sheller, 1 feed cutter, 1 spray pump, 1 garden-seed drill, 16 shovels, 16 weeding hoes, 12 grubbing hoes, 12 hoe rakes, 10 straw rakes, 2 garden rakes, 16 pitchforks, 12 buckets, 1 platform scales, 1 broadcast seed sower, 1 water bucket, 10 butcher knives, 5 mowing scythes, 4 grain scythes

M. R. HOLLOWELL,

Farmer.

# FARMER'S REPORT FOR 1908.

Dr. W. W. Faison, Superintendent.

918 harmala soun of \$4.50

I hereby respectfully suhmit my report as Farmer-for the year 1908.

### FARM PRODUCTS.

218 barrels corn, at \$4.50\$	981.00
3 barrels seed corn, at \$4.50	13.50
73½ bushels dry peas, at \$1.50	110.25
2,930 pounds pea hulls, at 25c	7.35
15,036 pounds soja beans	250.00
9 pecks bunch grapes	2.25
12 hushels scuppernongs	18.00
120 tons ensilage, at \$3	360.00
75 acres pasture	375.00
100 hushels sweet potatoes, at 50c	50.00
1,710 pounds clover hay, at \$1	1,710.00
16,111 pounds vetch, at \$1	161.11
65,698 pounds hay, at \$1	656.98
35,075 pounds lint cotton, at 9c	3,156.75
23,060 pounds oats for feed	230.60
251½ hushels oats (threshed), at 60c	150.90
1,000 pounds oat straw, at 40c	40.00
140 bushels wheat, at \$1	140.00
9.745 pounds straw, at 40c	38.98
17 bushels rye, at \$1	17.00
1,870 pounds straw, at 40c	74.80
3,000 pounds straw for bedding, at 40c	120.00
4,700 pounds oats and peas for feed, at 75c	352.50
102,000 pounds forage, at 37½c	382.50
1½ acres cane, at \$20	30.00
150 bushels peanuts, at \$1	150.00
14,000 pounds vines, at 10c	140.00
6,200 pounds pork, at Sc	496.00
Cotton seed, after paying for ginning	247.41
Total value of farm products	10.404.00
Total value of farm products\$	10,404.88

#### GARDEN PRODUCTS.

120 bushels Lima beans\$	90.00
96 hushels Irish potatoes, at \$1	96.00
2,163 watermelons, at 10c	216.00
369 bushels green peas, at 75c	276.75
966 bushels beans sold	199.71

337 bushels beans\$	253.00
59 bushels garden peas, sold	59.56
142 bushels garden peas	142.00
300 bushels apples, at 50c	150.00
1,034 barrels turnips, at 30c	310.20
13,350 collards, at 2c	267.00
87 barrels mustard and kale, at 75c	27.75
104 barrels turuip salad, at 50c	52.00
99 bushels onions, at 50c	49.50
75 barrels cabbage, at \$1.75	131.25
12 bushels pepper, at 60c	7.20
31 barrels collards	20.00
50 bushels beets, at 50c	25.00
149 bushels squash, at 30c.	44.70
150 bushels tomatoes, at 80c.	120.00
131½ bushels cucumbers, at 50c.	65.75
100 bunches asparagus, at 5c.	5.00
10 bushels salsify, at 50c.	5.00
10 bushels radishes, at 50c.	5.00
32 bushels green corn, at 75c	24.00
273 bushels cantaloupes, at 75c	204.75
31 bushels strawberries, at \$1	31.00
200 head lettuce, at 2c	4.00
5 bushels sage, at 50c	2.50
_	
Total value	2,884.92
Value of farm products\$10	0.464.88
Value of gardeu products 2	2,884.92
Total value of farm and garden products\$15	3,349.80
EXPENSES OF FARM AND GARDEN.	
EXPENSES OF FARM AND GARDEN.	
Salary and board of Farmer\$	310.00
Wages and board of six farm hands	990.00
Feed for seventeen head of team	.,133.00
Seed and plauts	357.81
Purchase and repair of implements	324.59
Baskets for shipping truck	37.00
Fertilizers 2	,308.40
Total expenses \$ 5	,522.80
Total value of farm and garden products\$13	
	3,349.80 5,522.80
Total value of farm and garden products. \$13  Total expenses of farm and garden. 5  Net value of farm and garden products. \$7	,522.80

#### INVENTORY OF STOCK, IMPLEMENTS, ETC.

3 horses, 14 mules, 25 cows, 1 bull, 9 sows, 1 boar, 24 pigs, 1 heifer, 4 two-horse wagons, 8 dump carts, 13 calves, 2 long carts, 2 one-horse wagons, 1 single harness, 2 double harness, 15 sets plow harness, 2 cotton planters, 1 corn planter, 4 fertilizer distributers, 2 oat drills, 1 mowing machine, 1 rake, 2 cultivators, 12 Cotton King cultivators, 11 turning plows, 13 cotton plows, 1 corn sheller, 1 feed cutter, 1 spray pump, 1 garden-seed drill, 7 shovels, 32 weeding hoes, 6 grub hoes, 7 iron rakes, 11 straw rakes, 2 garden rakes, 16 pitchforks, 17 buckets, 1 platform scales, 1 grain planter, 6 butcher knives, 6 mowing scythes, 4 grain scythes, 1 mauure spreader, 3 cutaway harrows, 1 drag harrow, 4 two-horse plows, 1 hole digger, 6 spades, 1 axe, 1 wheat thresher, 4 sets buggy harness, 1 surrey, 1 carriage, 2 buggies, 1 riding saddle, 1 large kettle, 10 cart saddles, 6 curry combs, 1 grain fan.

H. S. TOLER.

Farmer.

# SEAMSTRESS' REPORT.

Dr. W. W. Faison, Superintendent,

Dear Sie:—Please find in the following a report of the work done in the sewing room and wards for the years ending November 30, 1907 and 1908.

#### GARMENTS MADE IN SEWING ROOM

GARMENTS MADE IN SEWING ROOM.		
1	907.	1908.
Aprons	31	53
Bed cases	32	0
Bonnets	32	65
Bodies	313	619
Bed-ticks	261	243
Bolster-cases	2	0
Capes	24	22
Coats	42	182
Chemise	274	688
Combination suits	83	85
Dresses	606	965
Drawers	531	554
Flannel shirts	317	351
Flanuel skirts	234	346
Flannel bodies	26 -	0
Gowns	25	59
Ice bags	0	3
Indestructible suits	0	110
Laundry bags	0	2
Milk cloths	.0	8
Machine covers	0	3
Overalls	0	6
Pants	454	443
Pillow-cases	790	329
Pillows	98	72
Pillow-ticks	165	136
Sheets	610	1.303
Shirts	427	767
Skirts	164	523
Suspenders	242	144
Sleeves	18	7
Sleeved aprons	10	0
Sleeved skirts	0	9
Shirt-waists	5	33
Shrouds	58	54

1907.	1908.
Tablecloths 3	10
Threshing sheets	3
Towels	370
Window curtains	14
Total	8,581
1000	0,000
GARMENTS MENDED IN SEWING ROOM.	
Aprons	12
Bed-ticks	64
Coats	204
Combination suits	307
Drawers	1,211
Flannel shirts	366
Flour sacks	19
Pants	1,865
Pillow-ticks 6	0
Pillow-cases	26
Shirts	1,941
Sheets	74
Sleeves	16
Towels	0
Vests	32
Total	6,140
GARMENTS MADE ON WARDS.	
Bonnets	0
Chemise	180
Dresses	0
Pillow-cases 189	70
Ouilts	45
Skirts 115	75
Socks 0	60
Towels	0
Total	430
GARMENTS MENDED ON WARDS.	
Chemise	237
Blankets	0
Dresses	529
Flannel skirts	144
Gowns	0
Skirts 414	321

1907.	1908.
Sheets	94
Underbodies	217
Non-months and the second seco	
Total2,127	1,542
RECAPITULATION.	
1907.	1908.
Garments made in sewing room 6,282	8.581
Garments made on wards	430
Total garments made	9,011
Garments mended in sewing room	6,140
Garments mended on wards	1,542
Total garments mended	7,682
Total garments made	9.011
	7.682
Total garments mended	1,082
Total garments made and mended	16,693

Respectfully submitted,

Martha Newell, Seamstress.

# HOUSEKEEPER'S REPORT, 1907.

Dr. W. W. Faison, Superintendent.

I hereby respectfully submit my report as Housekeeper for the year 1907.

Butter made during the year, 825 pounds; lard, 900 pounds; sausage, 500 pounds; soap, 26,000 pounds; pickled cucumbers, 8 pecks; pickled pepper mangoes, 2 pecks; sweet pickled tomatoes, 1 peck; sweet pickled peaches, 7 pecks; fig preserves, 1 peck; pear preserves, 2 pecks.

Mrs. J. W. Bryan.

Housekeeper.

# HOUSEKEEPER'S REPORT, 1908.

Butter made during the year, 1,560 pounds; lard, 1,423 pounds; sausage, 948 pounds; soap, 25,000 pounds; pickled cucumbers, 12 pecks; pickled tomatoes, 3 pecks; sweet pickled tomatoes, 2 pecks; sweet pickled citron, 1½ pecks; grape preserves, 7 quarts; apple preserves, 7 quarts; fig preserves, 2 quarts; citron preserves, 12 quarts; apple jelly, 23 quarts; grape jelly, 6 quarts; canned blackberries, 6 quarts; canned blackberries, 4 quarts.

Mrs. J. W. Bryan, Housekeeper.

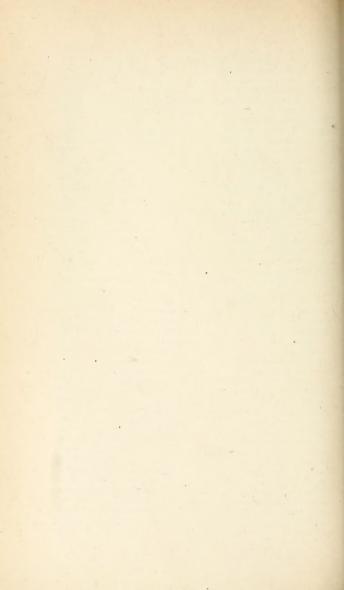
# PAY-ROLL FOR NOVEMBER, 1908.

THE THE TRUE OF THE CONTRACT O	
W. W. Faison, M. D., Superintendent\$	200.00
J. E. Brothers, M. D., First Assistant Physician	83.33
Clara E. Jones, M. D., Second Assistant Physician	83.33
J. W. Bryan, Steward	75.00
Bela Bryan, Housekeeper	22.50
M. E. Kennedy, Storekeeper	22.50
Martha Newell, Seamstress	15.00
Jane Stevens, Helper	12.50
Tena Davis, Helper	10.50
W. J. Mathews, Engineer	80.00
John Bruington, Helper	25.00
Walter Evans, Helper	15.00
E. F. Wade, Fireman	27.00
Dock Best, Fireman	28.00
Wright Jones, Watchman	22.00
Henry S. Toler, Farmer	23.00
Spencer Best, Carpenter	35.00
Amos Hart, Assistant Carpenter	12.00
William G. Baker, Janitor	15.00
Jesse Graham, Baker	30.00
Jonah D. Best, Wagoner	12.00
Joe Williams, Night Attendant	18.00
Elizabeth Hines, Night Attendant	14.00
Nannie Hinton, Night Attendant	13.50
A. B. Howell, Male Supervisor	21.00
Priscilla Howell, Female Supervisor	15.00
Arnold Vail, Attendant	20.00
Aleck Whitfield, Attendant	20.00
John R. Short, Attendant	20.00
Fred. Hines, Attendant	20.00
Oliver Badger, Attendant	20.00
Jesse Hooks, Attendant	20.00
H. L. Stevens, Attendant	20.00
George Lane, Attendant	18.00
Owen Highsmith, Attendant	18.00
T. J. Rankin, Attendant	18.00
W. W. Wade, Attendant	16,00
Will Odom, Attendant	18.00
William Hooks, Attendant	17.00
Junius Best, Attendant.	17.50
George Draughn. Attendant	17.00
John Herring, Attendant	17.50
Wentworth Wells, Attendant.	17.00
Timothy Grantham, Attendant	17.00

Total....

.........\$1,803.33

Henry Spencer, Attendant\$	16.00
Willie Freeman, Attendant	12.50
Lanra Middleton, Attendant	12.50
Lunette Atkinson, Attendant	12.50
Chloe Thompson, Attendant	12.50
Anna Richardson, Attendant	15.00
Mattie McIver, Attendant	12.50
Lillie Plunkett, Attendant	11.25
Johnetta Whitley, Attendant	12.00
Dora A. Atkinson, Attendant	11.25
Sarah McIver, Attendant	12.00
Mary Farrior, Attendant	11.00
Louisa Harper, Attendant	11.00
Sarah Moore, Attendant	13.00
Harriet Smith, Attendant	11.00
Lela Davis, Attendant	10.50
Marinda Hodges, Attendant	10.00
Lila Fnlton, Attendant	10.00
Isabella Highsmith, Attendant	9.50
Sarah Williams, Attendant	11.50
Mollie Hobbs, Attendant	9.00
Lina Jeffries, Attendant	9.00
Abbie Flowers, Attendant	9.00
Georgiana Kornegay, Attendant	8.50
Maggie Best, Attendant	8.50
Henrietta Ward, Attendant	8.50
Daisy McIver, Attendant	8.50
Jasper Bunn, Cook	15.00
Frank Moore, Cook	17.50
Sudie Odem, Cook	8.00
Serena Nobles, Servant	6.00
Nina Atkinson, Lanndress	15.00
James Farrior, Helper	12.00
Ailey Bruington, Washerwoman	9.50
Lunetta Joyner, Washerwoman	8.00
Hettie Kornegay, Washerwoman	8.00
Maria Draughn, Washerwoman	8.00
Joshua Howell, Hostler	13.00
J. G. Price, Milkman	20.00
Engene Graham, Helper	10.00
Bryant Edgerton, Yard Wagoner	12.00
Charles Hines, Painter	21.67
Will Eller, Farm Hand	12.00
John Whitley, Farm Hand	12.00
Junius Lee, Farm Hand	12.00
William Smlth, Farm Hand	12.00
Henry Hobbs, Farm Hand	12.00



# BIENNIAL REPORT

OF THE

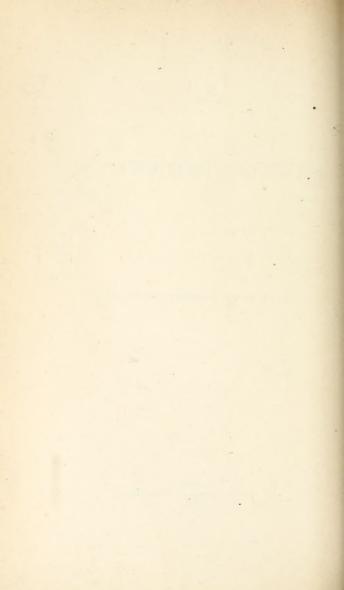
# STATE LIBRARIAN

FOR THE

Two Fiscal Years Ending Nov. 30, 1908.

RALEIGH:

E. M. Uzzell & Co., State Printers and Binders. 1908.



RALEIGH, N. C., December 1, 1908.

To His Excellency, ROBERT B. GLENN,

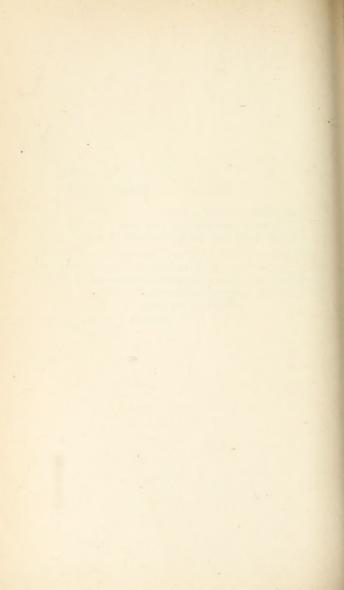
Governor and ex officio Chairman of the Board of Trustees of the North Carolina State Library.

DEAR SIR:—As State Librarian, I have the honor to present to you, as Chairman of the Board of Trustees of the State Library, my Biennial Report of the transactions of this office for the two years ending November 30, 1908.

Respectfully submitted,

MILES O. SHERRILL,

Librarian,



#### BIENNIAL REPORT

OF THE

# STATE LIBRARIAN

FOR THE

TWO FISCAL YEARS ENDING NOV. 30, 1908.

To the Hon. Robert B. Glenn, Governor; Hon. J. Bryan Grimes, Secretary of State, and Hon. J. Y. Joyner, Superintendent of Public Instruction, as Trustees of the State Library.

Gentlemen:—I have the honor to submit to you my report of the years 1907 and 1908, showing the additions made to the Library during that period by purchase, exchange and donations; also books disposed of as provided for by law.

In order that we do not have too much repetition in our report, I will call the attention of those who feel an interest in matters connected with the State Library to the last report, made in 1905 and 1906, which goes more fully into detail. Prof. R. D. W. Connor, Secretary of the North Carolina Historical Society, has been appointed a member of the purchasing committee to take the place of Professor Moses, resigned.

We have added to the State Library in the past two years by purchase 325 volumes books and 50 pamphlets, and by donation 73 volumes books and 64 pamphlets. Received through exchange 976 volumes books and 505 pamphlets. Received from the General Government 269 volumes books and 1,553 pamphlets. A few years ago the Board of Trustees decided to quit the purchase of books of fiction unless written by a North Carolina author, and to purchase mainly books of reference, history, biography, etc., especially all books, booklets and pamphlets by North Carolina writers. The patronage of the State Library by the various schools and colleges of North Carolina has greatly increased within the past two years. Our collection of North Carolina news-

papers, bound in book form, which is our current history, running back one hundred years or more, has become a source of very great information, not only to the schools, but to the general public. The great educational movement in North Carolina, which has gathered such momentum within the past eight years, has also awakened new interest in Library work, and not only secured the patronage of the schools and colleges for the whites, but the Library is regularly patronized by the schools for eolored people; so that the Library is not confined to race or sect, but is general in its benefits to all our people. The persistent efforts of our Superintendent of Public Instruction and those working under him are bringing about a revolution, not only in education, but in library work also, for a good library is a great power in the educational work in our State. The organization of the North Carolina Historical Society is a movement that the people of our State ought to appreciate and encourage. Many very valuable manuscripts and papers of great historie value are being brought The gentlemen who are connected with this work would be very much handicapped if it were not for the State Library; in fact, the Library is indispensable in their work. There is seldom a day passes that there are not students from the colleges at work in the Library. It is to be regretted that so few people of our State realize what a valuable property we have in our State and Supreme Court libraries, and what a loss to the State should they be destroyed by fire. destroyed, no amount of money could replace the two libraries, for the simple reason that there are many books and newspapers that cannot be replaced. Our crowded condition cries aloud for more room, and the best interest of our State demands a fireproof building for the books and papers as a matter of economy.

#### LIBRARY BUILDING.

Excuse me for repeating and emphasizing the ealling of especial attention to the condition of the building in which the State and Supreme Court libraries are located. The building was constructed on a cheap plan and is liable to be destroyed by fire at any time. For want of room the basement has to be utilized for the storage of books and papers for the State, which, of course, augments the danger of fire. The two libraries are worth many thousands of dollars and should by all means be in a fireproof building. The State, of course, pays insurance on all books and bound newspapers, which is proper, but if the books and bound newspapers were destroyed, many of them could not be replaced under any circumstances for love or money. To provide a fireproof building in order to save what the State now has is one of the most important things that the Legislature can consider. To defer it might bring disaster and great loss.

#### COLONIAL AND STATE RECORDS.

Since our last report we have received from the press the remaining volumes (XXII and XXIII) of the Colonial and State Records—in all, twenty-six volumes. We regret that we have not the index volumes and caunot set a time when they will be ready. North Carolinians do not seem to appreciate our Colonial and State Records and North Carolina Regimental Histories as they should, if we may judge them by the small number we sell. We have sent out the twenty-six volumes of Colonial and State Records and five volumes of North Carolina Regimental Histories to the Superior Court Clerk's office of each county in North Carolina (except Lee), placed there by the State for the use and benefit of our people.

#### ACCOUNT OF SALES.

Since my last report I have paid to the Treasurer of North Carolina from sale of books as follows, to-wit:

Moore's Roster	\$ 2.15
North Carolina Regimental Histor	ies 51.30
Colonial Histories	357.25
7P-4-1	8440.50

#### PORTRAITS.

Since our last report we have received only two portraitsone a life-size portrait of the Rev. W. E. Pell, D. D., who was not only prominent as a preacher of the gospel, but was the efficient editor of the Raleigh Daily Sentinel just after the great Civil War, when we needed such a paper here in the South. It took courage to fill the position Dr. Pell occupied then, and our State owes him a debt of gratitude for his work at that trying time, and his portrait is worthy a place in onr art gallery. The painting was done by Duncan S. Harding in Paris, in 1907, and presented to the State Library by the son, George P. Pell, Esq., attorney at law, Winston, N. C. The other portrait is that of Old Fort Raleigh, at Manteo, North Carolina, in the year 1585. This work is presented to the State Library by Mr. A. V. Evans, Register of Deeds of Dare County. Any person desiring a copy can secure it by writing to Mr. Evans, Manteo, N. C.

#### MAGAZINES.

The following magazines are received at the Library, to-wit: Arena, Atlantic Monthly, Bookman, Cosmopolitan, World To-day, Current Literature, Harper's Monthly, McClure's, Munsey, Ladies' Home Journal, Popular Science Monthly, Literary Digest, North American Review, Review of Reviews, Scribner's, World's Work, South Atlantic Quarterly (Durham, N. C.), Trinity Archive, University Magazine, Wake Forest Student, Outlook, State Normal Magazine, American Historical Review, Johns Hopkins University Studies, The Merchants' Journal, Southern Farm Magazine, Southern Furniture Journal, Southern History Association, Confederate Veteran, Youth's Companion, Scientific American, The Nation, North Carolina Booklet, Maryland Historical Magazine, Success, Journal of American History, American Historical Magazine, The Quarterly Texas State Historical Association, Educational Review, Everybody's Magazine, University of Missouri Studies, American Journal of Archæology, Political Science Quarterly, Uncle Remus' Home Magazine, Red and White, Journal of Education, Southern Lumber Magazine, Louisiana Planter.

#### NEWSPAPERS DONATED-DAILIES,

Asheville Citizen, Charlotte News, Charlotte Observer, Evening Tribune, Durham Herald, Winston-Salem Journal, Winston Sentinal, Daily Record, Industrial News, Goldsboro Argus, News and Observer, Raleigh Times, The Morning Star (Wilmington), Daily Enterprise, Evening Mascot (Statesville).

#### WEEKLIES AND SEMI-WEEKLIES,

Wadesboro Ansonian, Times-Mercury, Monroe Journal, Our Church Record, Davie Record, The Central Banner, Beacon, Eastern Carolina News, Morganton Herald, Newton Enterprise, Lenoir Topic, Fayetteville Observer, Tar Heel, Statesville Landmark, Biblical Recorder, North Carolina Baptist, Gold Leaf, Argus, Reidsville Review, New Bern Journal, Orphan's Friend, Cleveland Star, Tarboro Southerner, Polk County News, Washington Progress, Eastern Reflector, Christian Sun, Christian Advocate (Nashville, Tenn.), North Carolina Christian Advocate, Raleigh Christian Advocate, Presbyterian Standard, Wilson Times, Commonwealth, Watanga Democrat, Smithfield Herald, Davidson Dispatch, Eastern Courier, Franklin Times, Concord Times, Webster's Weekly, Union Republican, Farmer and Mechanic, North Carolinian (Raleigh, N. C.), Progressive Farmer, Caucasian, Windsor Ledger, Graphic, Messenger and Intelligencer, High Point Enterprise, Roanoke-Chowan Times, The Commoner, Charity and Children, Madison County Record, Carthage Blade, Williamston Enterprise, The Warrenton Record, Greensboro Patriot, Robesonian, North Carolina Journal of Education, Durham Recorder, Labor News, Montgomerian, Southern Laconic, North State, Sylvan Valley News, French Broad Hustler, Catawba County News, Mocksville Courier, Thomasville Times, Hickory Democrat.

The papers published in the State are bound in book form and placed in the Library. I repeat here what I stated in a former report: "In behalf of the State I extend thanks to the 'editors and proprietors of the newspapers thus furnished to the reading public gratis. The newspapers are a power in educating the masses, and the people of our State should appreciate them."

Some papers have discontinued since our last report; others have been added to the list. During the past two years the Library has been well patronized by schools, colleges and individuals, more especially books of reference and periodicals. We have a great many letters of inquiry from other States.

There is absolutely no suitable place for legislative files. The great and growing State of North Carolina should not neglect this important matter. I take this occasion to thank the Board of Trustees and the purchasing committee for their encouragement, assistance and uniform kindness to us during the past two years. In the management of the Library I have had the earnest co-operation of my assistant, Miss Carrie L. Broughton, and we both have been diligent in looking after the interests of the State as well as that of the people.

Respectfully submitted,

Miles O. Sherrill, State Librarian.

For list of books, etc., received the past two years, see Appendix, as a part of this report.

# APPENDIX.

The following list shows the number of books, etc., that have been purchased since December 11, 1906:

seventy Centuries, by J. N. Larned 2 vol	1.
Prominent People in North Caroliua, by Evening News Pub-	
lishing Company 1 vol	l.
Stars and Stripes and Other American Flags, by Peleg D.	
Harrisou 1 vol	
Life of Geu. R. E. Lee, by Henry E. Shepherd 1 vol	l.
Lives of William R. Davie and Samuel Kirkland 1 vol	l.
The Grave of Genius, Poem by H. Strong	m.
Virginia and Kentucky Resolutions of Madison and Jefferson, 1 vol	1.
Dr. Samuel A. Mudd, by Nettie Mudd 1 vol	l.
John Newland Maffitt, by Emma Martin Maffitt 2 vol	l.
Winged Wheels in France, by M. M. Shoemaker 1 vol	1.
Works of Rohert Louis Stevenson	l.
Biographical History of North Carolina (Vol. V) 1 vol	1.
Norroenna Society Works	l.
The Falling Flag, by An Officer of the Rear Guard 1 vol	١.
Forts Sumter and Moultrie, Reminiscences of, by Abuer	
Doubleday 1 vol	1.
What is Japanese Morality, by Dr. James A. B. Scherer 1 vol	1.
The Holy Grail, by Dr. Scherer 1 vol	l.
Christopher Columbus and His Discovery, by Filson Young 2 vol	l.
History of Moorish Empire in Europe, by S. R. Scott 3 vol	l.
North Carolina Year Book	1.
Reflections and Reminiscences, by Col. Wharton H. Green 1 vol	1.
Portrait Index, by William C. Lana and Nina E. Browne, 1 vol	1.
Records of the Virginia Company of London, by Kingsbury 2 vol	1.
Shoemaker's Best Selections	
Sketches and Recollections of Lynchburg, Va., by the Oldest	
Inhabitants 1 vol	1.
Life and Public Services of Charles Stewart Parnell, by R. M.	
McWade	1.
Regulation and Discipline of Troops, by Gen. Baron DeSteu-	
ben	1.
The Story of My Life and Work, by Booker T. Washington 1 vol	
Southern Methodist Handbook, 1907	
Federal Power Over Carriers and Corporations, by E. P. Pren-	
tice	1.
The Tariff and The Trusts, by Franklin Pierce	
The same of the sa	

Century Cameo, by Bishop O. P. Fitzgerald	1	vol.
Class Meeting, by Bishop O. P. Fitzgerald	1	vol.
Eminent Methodists, by Bishop O. P. Fitzgerald	1	vol.
Whetstone, by Bishop O. P. Fitzgerald	1	vol.
Worldwide Methodism, by Dr. C. W. Tillett	1	pam.
Your Life Work, by Dr. A. W. Mangnm		
A. J. Potter, Noted Parson, by Rev. H. A. Groves		
Christ and Onr Country, by Rev. John B. Robbins		
Better Religious Instruction, by J. E. Cuninggim		
The Prosperity of Mexico, by Franico Trentin		-
Civil History of the Confederate States, by Dr. J. L. M. Curry,		
The Railroad, The Trusts, and The People, by Frank Parsons,		
Year's subscription to Monthly Guide and Index		
Lee's Centennial Address, by Adams		
Hawks' History, an old map of North Carolina and South		Littager
Carolina	1	vol
Experiences, by Dr. Ed. Warren.		
Brain and Personality		
Force's Tracts		
J. P. Bell Co., Lynchburg, Va., Onr Quaker Friends		
History of Mecklenburg, by D. A. Tompkins		
Railway Problems, by William Ripley		
Arena		
Ontlook		
North American Review		
Did Washington Aspire to Be King? by Arthur T. Abernethy		
Storming of West Point, by Henry P. Johnston		
Fair Margaret, by F. Marion Crawford		
A Lady of Rome, by F. Marion Crawford		
Speeches of W. E. Abernethy, of North Carolina		
Half Hours in Southern History, by Dr. J. L. Hall		
Rise of the Republic of the United States, by Richard Froth-		
ingham	1	vol.
World's Almanac, 1907		
Virginia Journal of the Honse of Burgesses, by J. P. Kennedy,		
National Cyclopædia of American Biography1		
Was Davis a Traitor? by Dr. A. I. Bledsoe		
Biographical History of North Carolina, by S. A. Ashe (Vol.		
VI)	1	vol.
Tennyson's Works, Miscellaneous.		
The Mecklenburg Declaration of Independence, by Hoyte		
Valley of the Amazon (Vols. I and II), by Herndon & Gibbon,		
The Jordan Valley and Petra, by Libbey & Hoskins		
Military Memoirs of a Confederate, by Gen. E. P. Alexander		
A Statement of the Faith, by Dr. W. F. Tillett		
Review of Reviews		
United States Catalogne, 1902-'05		

Cumulative Book Index, 1906 1	vol.
Three Readers Gnide, 1900-'04-'05-'06	vol.
Book Review Digest, 1905-'06	vol.
Hindu Manners and Customs, by Dubois & Beanchamp 1	vol.
A Sonthern Girl of 1861, by Mrs. D. G. Wright 1	vol.
Puck of Pook's Hill, by Rndyard Kipling 1	vol.
The Cradle of the Republic, by Lyon G. Tyler 1	vol.
Letters of Washington, by S. M. Hamilton	
Congress of Arts and Sciences, by Howard J. Rodgers 8	
Discovery of America, by John Fiske	vol.
Dutch and Quaker Colonies, by John Fiske, 2	
Critical Period in American History, by John Fiske 1	vol.
Mississippi Valley in Civil War, 1861-'65, by John Fiske 1	vol.
The South in History and Literature, Miss M. Rutberford 1	pam.
The Declaration of Independence, by John H. Hazelton 1	vol.
Memorial Addresses on the Death of James M. Moody 1	
A Belle of the Fifties, by Virginia Clay Clapton 1	vol.
Civil Government of North Carolina, by W. J. Peele 1	vol.
Everyday Law, by R. C. Strong and C. B. Denson 1	
Sweet Old Days in Dixie, by Eddie McLean	pam.
The Sonthern Soldier Boy, by James C. Elliott 1	pam.
The France of To-day, by Barrett Wendell 1	vol.
A Tuscan Childhood, by Lisi Cipriani	vol.
The Rutherford Family 1	vol.
History of University, by Dr. Kemp P. Battle 1	vol.
Journal of the Honse of Burgesses, by J. P. Kennedy 1	vol.
King's Monntain and Its Heroes, by Draper 1	vol.
History of Saardotal, by Charles H. Lea	vol.
Wit and Humor and Review of Reviews 5	vol.
The Voice of Mizraim, by John Walter Pairsley 1	vol.
Comrades, by Edward Rick	pam.
Magazine for 1908	pam.
Byways of Virginia History, by Miss Early 1	vol.
Bible Encyclopædia, by Dr. Samuel Fellows 3	vol.
Child Labor a Menace to Industry, by Dr. A. J. McKelway 1	vol.
Child Labor and the Republic, by Homer Folks 1	vol.
Child Labor, by Dr. Felix Adler 1	vol.
Pamphlets on Child Labor	pam.
History of North America, by Lee Thwait McKinely20	vol.
Gnlf State Historical Magazine	vol.
Evangelism in the Pew, by Rev. J. C. Massee 1	vol.
Great Events by Famons Historians, edited by Dr. R. John-	
son	vol.
North Carolina Magazine, 1813 1	vol.
Sermons by Henry Patillo	
Who Burned Columbia, S. C.? by Col. James C. Gibbs 1	
World's Almanac, 1908 1	vol.

Princess Nadine, by Christian Reid	1	vol.
Letters of Queen Victoria		
What is Art? by L. N. Tolstoi		
History of American Sculpture, by Lorado Taft	1	vol.
Arethusa, by Marion Crawford	1	vol.
Williamsburg, the Old Colonial Capital, by Dr. L. G. Tyler	1	vol.
Archæology for 1908	1	vol.
Historical Magazine for 1908	1	vol.
Geographic Influences in American History, by A. Brickman	1	vol.
Why the Solid South? by Hilary A. Herbert	1	vol.
The Writings of Samuel Adams, by Harry A. Cushing	3	vol.
Williamsburg	1	vol.
Year Book for 1908	2	vol.
Poetical Writings of James Russell Lowell	4	vol.
Federal Usurpation, by Franklin Pierce	1	vol.
Letters from America, by Edwin Gold Thwaites	1	vol.
The Battle of Fort Stedman, by William H. Hodgkins	1	pam.
Shiloh, the Only Correct Military History of U. S. Grant, by		
T. Worthington	1	pam.
The Negro Races, by Jerome Dowd, 1907	1	vol.
Reminiscences of the Past Sixty Years, by Dr. John Brevard		
Alexauder		
Life's To-morrow, by Junius W. Millard		vol.
History of Priuting in America, hy Isaiah Thomas		
A History of the Colonies, by John Marshall		
Notes on the State of Virginia, by Thomas Jefferson		
North Carolina Society of the Cincinnati, by C. L. Davis		vol.
		pam.
A map and plan of Charleston		map.
Trial of Ann K. Simpson, reported by William H. Haigh		vol.
		pam.
Letters and Memorial of Samuel J. Tilden		vol.
Poems of George Meredith		vol.
Poetical Works of Matthew Arnold		vol.
Journal of the House of Burgesses of Virginia (Vol. V)		vol.
A New Voyage to Carolina, by John Lawson		vol.
The Girdle of the Great, by Rev. John J. Douglas		vol.
Voice from North Carolina, The Secessionist, 1863		
Some Memoirs of My Life, by A. M. Waddell		vol.
Presidential Problems, by Grover Cleveland		vol.
The Call of the South, by R. L. Durham		
Methodist Handhook, by Dr. T. N. Ivey		
The Evolution of a State, by Noah Smithwick		
Who is Who in America, 1908-'09		
World's Famous Orations, with Literary Digest	U	VOI.
The Bank of the Old Pasquotank, and My Love is All Around	9	710.00
Thee, by Bettie Freshwater Pool	ű	pam.

Biographical History of North Carolina (Vol. V11)			
The Roosevelt Policy, 1908			
The Election of Senators, by George H. Hayues	1	vol.	
Wage-earners' Budgets, by Mrs. Louise Moore			
American Public Problems, by Dr. Prescott F. Hall			
Working of the Railroads, by Logan McPherson			
Statesman's Year Book, 1908			
Jamestown Tributes and Toasts, by Julia W. Bullard			
Persia, Past and Present, by A. V. W. Jackson			
Pekin to Paris, by Prince Barzini			
Historical Scrap Book, by Dr. Barnett A. Elzas			
Ralph Fabiau's Mistakes, by Miss S. O'H. Dickson			
New International Year Book, 1907, by Frank M. Coby			
Writings of Samuel Adams, by Harry A. Cushiug			
True Story of Andersonville Prison, by Page & Holey			
		vol.	
•		vol.	
		pam.	
Judah P. Benjamin, by Pierce Butler			
Life of William B. Bate, by Park Marshall			
Men and Times of the Revolutiou, by Watson	1	vol.	
A Brief History of the French Broad Association, by John			
Ammons			
A History of the Liberty Baptist Association, by Elder Sheets,			
For the Love of Lady Margaret, by William Wilson			
British Highways and Byways from a Motor Car, by Murphey,			
Motoring Abroad, by Frank Presbrey			
Lyrics from Cotton Laud, by John Charles McNeil			
Journal of the General Assembly of South Carolina			
Journal of the Grand Council of South Carolina			
Defense of the Mecklenburg Declaration, by James H. Moore	1	vol.	
Annals of the DeRosset Family, by Katharine Meares			
Travels West of the Alleghanies, by R. G. Thwaite			
Castle Gates, by James Larkin Pearson			
A Calendar of Confederate Papers, by D. S. Freeman			
Fifty Years in Wall Street, by Henry Clews			
Money Island, by Andrew J. Howell, Jr., of North Carolina			
Little Brown Jug of Kildare, by Meredith Nicholson			
Construction of the Revisal of 1905, by J. Bis. Ray			
North Carolina Mauual of Laws and Forms, by R. N. Simms.			
Cases of the Law of Contracts, by A. C. McIntosh	L	vol.	
BOOKS DONATED.			
Studies in Philology, by Louis Round Wilsou	1	pam.	
Franklin Bi-centennial Celebration by American Phil. Society,	2	vol.	
Uniform Divorce Laws, National Congress, 1906	1	pam.	
Returned Battle Flags, by E. W. LaBeanne	1	vol.	
Congress of Science and Arts Universal Exposition	2	vol.	

Law Association Centennial, Pennsylvania	Lvol
Story of the Old North State, by Prof. R. D. W. Connor	
Journal of the North Carolina Conference, M. E. Chnrch	
Morse's Universal Geography.	
Mrs. Kerenhappuch Turner, A Heroine of 1776, by G. S. Brad-	VOI.
shaw	
Gen. Lee Davidson, by W. A. Graham	
Gen. Francis Nash, by A. M. Waddell	
Historical Sketch of Central M. E. Chnrch, Monroe, N. C., by	•
Rev. W. R. Ware	pam.
Mecklenburg Declaration of Independence, by Miss Adelaide	
Fries	pam.
American Bankers' Association Proceedings of 1906-'07	vol.
Gen. Matt. Ransom, Sketch of, by Col. W. S. Bnrgwyn	pam.
Charleston (S. C.) Year Book, 1906-'07.	
Savings Bank and Trust Company	
Book on Concrete Construction About the Home and Farm.	
A Report of Guilford Battle Ground, by Joe M. Morehead	
Pocket Manual of the General Assembly, 1907.	
History of the Edenton Tea Party, by Dr. Richard Dillard	
	pam.
A Memoir of William R. Davie, by Prof. J. G. de Roulhac	
Hamilton	
Table Talks of Jesns, by Len G. Broughton	
American Pharmacentical Association, Proceedings of	
American Bar Association (Vol. XXX)	
Governor Alfred Moore Seales, by R. D. W. Connor 2	
Address made at Asheville by Dr. F. A. Sondley	-
Address at Chapel Hill by Col. R. Bingham	
At Autumn Time, by Dr. Richard Dillard	vol.
Historical Papers, Trinity College	pam.
Roster of ex-Confederates of Lincoln Connty, by A. Nixon 1	pam.
The Traitor, by Thomas Dixon, Jr	vol.
Angel in the Cloud, by Fuller	vol.
Timothy and His Friends, by Mary E. Ireland	vol.
The Real Lincoln, by Charles Minor	
The Spiritual Franciscans, by D. S. Muzzey	
In Memoriam of James D. Moore, by Mrs. J. D. Moore	
Wood Notes, by Tenella (Bayard Clark)	
Cotton Movement and Fluctuation	
Standard Oil Company, by Howland	
Law: Its Origin, Growth and Function, by Dr. J. C. Carter.	
A Political History of Slavery, by William Henry Smith	
Memorial Volume of Charles Duncan McIver	
Memorial Volume of McIver, by Prof. W. C. Smith	pam.
	pain.
The Color Episode, One Hundred and Forty-ninth Regiment,	
Pennsylvania, by J. H. Bassler 1	pam.

Proceedings of the Tenth Conference for Education in the
South
Annual Conference for Methodist Episcopal Church, Sonth 1 pam.
The Recall and also The Initiative and Referendum, May
Schaffer
Gen. Daniel Morgan, by Armistead C. Gordon, of Virginia 2 pam.
Ireland Under English Rule, by Thomas A. Emmet
Minutes of the North Carolina Conference, 1907
United Daughters of the Confederacy, Thirteenth Annual Cou-
vention, 1906
News and Observer Handbook 1 vol.
Elizns Wright's Appeals for the Middlesex Folk and The For-
ests, by Helen Wright
First Settlers of North Carolina, by Bishop Cheshire 1 pam.
Jefferson Davis, by Dr. W. E. Dodd 1 vol.
American Public Men, by John A. Larkin
Address by W. A. Montgomery and a Poem by Polk 1 pam.
Memorial Addresses on Death of Senator A. P. Gorman 1 vol.
The Right and Wrong in the Civil War, by an old soldier,
H. B. Spragne
Brightest Day of Republicanism, by Judge J. C. Pritchard 2 pam.
Gillette Social Redemption, by Melvin Selvery 1 pam.
The Flitey Book, Precolumbian Historic Treasurer, R. B. Anderson
Poems and Translations, by Frederick Rowland Hill 1 pam.
Story of Joseph Montford, by Harry W. Gowen
The Fulcrum and The Kenilworth Prints, by Bettie Fresh-
water Pool
Baking Powder Controversy, by A. C. Morrison (Vol. II) 1 vol.
Harvard University Catalogne
Speeches of Hon. Channeey Depew
Christ Among the Cattle, by Rev. Frederic Marvin 1 vol.
Verses and Translations, by Russell Thayer 1 vol.
Poor Peter's Call to His Children, by Peter Clemmons 1 vol.
Wyandotte Cove, by James Parish Itelle 1 vol.
Women in Industry
Ballads and Other Poems, by George Lansing Raymond 1 vol.
The Aztec God, by George Lansing Raymond 1 vol.
A Life in Song, by Raymond
High Point, in Word and Picture, by J. J. Farriss 1 pam.
Early History of Tarboro, by Gaston Lichenstein 2 pam.
John Watts Depeyster, by Frank Allaban 2 vol.
Brief History of the Hearne Family, by W. T. Hearne 1 vol.
Writings of Hon. Joseph P. Bradley, by Charles Bradley 1 vol.
Mississippi Official and Statistical Register, Department of

The Indian Gallows and Other Poems, by William H. Rhodes,	1	vol.
North Carolina Historical Exhibit, Jamestown Tercentennial Exposition, 1907	9	
Bunker Hill Monument Association, Proceedings of		
John Carter Brown Library, Dedication of		
Address of Alfred Nixon.		
The Vivisection Question, by Alfred Leffingwell		
The Sonth's Bnrden, by Hon. B. F. Grady		
Biographical Sketch of Thomas Walton Patton, by Miss F. L.		
Patton	1	vol.
Smith	1	pam.
Educational Statesmanship in the South, by C. Alphonso		Perma
Smith		
Shakespearean Classics, by H. W. Mabie		A
A Housewife's Counsellor, by Mary Mason		
Capital City Recipes, by Ladies of the Presbyterian Church		
Guilford County Literary and Historical Association		
Cotton Movement and Fluctuations, 1903-'08		
The Mormon Menace, by John Doyle Lee		
Historical Address of Dr. Marcus Benjamin		
Address of Henry S. Pritchett at Atlanta, Ga		
Calendar of the Franklin Papers		
Proceedings of the Eleventh Conference for Education in the South		
		voi.
Taft's Training for the Presidency, by Raymond Patterson	1	pam.
THROUGH EXCHANGE.	1	pam.
THROUGH EXCHANGE.	1	vol.
THROUGH EXCHANGE.  Who is Who In New York	1 1	vol.
THROUGH EXCHANGE.  Who is Who in New York.  Kansas Annual Register, 1864.  Columbian History of Education in Kansas.  Illinois Historical Collections, by C. W. Alford.	1 1 1 1	vol. vol. vol.
THROUGH EXCHANGE.  Who is Who in New York.  Kansas Annual Register, 1864. Columbian History of Education in Kansas.  Illinois Historical Collections, by C. W. Alford.  General McClellan's Records, by E. Conkling.	1 1 1 1 1	vol. vol. vol. vol.
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THROUGH EXCHANGE.  Who is Who in New York  Kansas' Annual Register, 1864  Columbian History of Education in Kansas  Illinois Historical Collections, by C. W. Alford.  General McClellan's Records, by E. Conkling  Western North Carolina Health Resort, by W. Gleitsman  The Land of the Sky and Beyond, by Frank Presbrey	1 1 1 1 1 1	vol. vol. vol. pam. pam.
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Bound newspapers on hand, 2,323 volumes.

Court Reports and Laws from other States and Territories, Canada, etc., received and turned over to the Librarian of our Supreme Court and his receipt taken, 293 volumes.

### RECAPITULATION.

Books received from all sources since our last report, 1,643 volumes.

Total number of volumes in the State Library, 41,156.

The above does not include the books in the House and Senate libraries or Colonial and State Records and North Carolina Regimental Histories.

Bound newspapers added since our last report, 320 volumes. Total bound newspapers now on hand, 2,323 volumes.

## REPORT OF STATE HOSPITAL COMMISSION.

Raleigh, N. C., December 29, 1908.

His Excellency, Hon. R. B. GLENN,

Governor of North Carolina, Raleigh, N. C.

SIR:—The State Hospital Commission, which you appointed under and by virtue of chapter 191 of the Public Laws of 1907, herewith respectfully renders you a detailed statement of what it has done, and the amount of money expended from the date of its appointment to the close of the present fiscal year, to-wit, December 30, 1908.

The main object of the act creating this commission was, as we understand it, to provide for additional accommodations for all white and colored insane, all epilepties, and all other mental defectives, and, incidentally, to make only such repairs to the several institutions as the commission deemed absolutely necessary. In order that the commission might intelligently proceed upon the work before it, our first task was that each member should thoroughly inform himself as to the condition of the several institutions, and of the number of unfortunates in the State who require its care and protection.

Accordingly, we visited the hospitals at Raleigh, Morganton and Goldsboro, and made a thorough inspection of those institutions, ascertaining the needed repairs at each place, the absolute necessity for more land at each, and the strong and pressing demand from every section of the State for admittance into the several hospitals of unfortunate insane and epileptics who were confined in the county jails and county homes, we immediately realized that the progress of the commission would not be as rapid as we had hoped, on account of the appropriation for these purposes being limited to \$125,000 per year.

Being hampered in this way, we have done the best we could as we saw it, and we trust the people of the State fully understand why more has not been accomplished.

When the commission was organized, we ascertained that the State had an option on what was known as the Grimes land, a tract of 1,137 acres, which adjoins the Hospital at Raleigh, for the snm of \$53,500. This option would expire in a few days, and, therefore, this important matter first demanded our attention. We found that the Joint Committee on Insane Asylums for the General Assembly of 1907 had recommended to the General Assembly the purchase of this land. Your Excellency had also recommended it in your message to that session of the General Assembly, and, upon our failure to secure an extension of this option, the commission, after a thorough inspection of the land, decided, with the approval of the Governor and the Council of State, to purchase the same, which we did, and for which we paid \$53,500, and for which the State now has a good deed, duly executed and recorded.

The commission did not think, at the time of this purchase, that the State at present actually needs all of this land, and, as the owners would not sell a part of the same, we thought it best to buy all of it, and we feel that the land is well worth the money, and that we could to-day sell it for considerably more than we paid for it.

The commission discovered, soon after its organization, that the Hospital at Raleigh was, in a great many respects, inferior, especially in buildings, sanitation and equipment, to the Hospital at Morganton. The Raleigh buildings are much older, and have been in use for many years. The plumbing, toilet rooms and closets in many instances were old and out of date. We found that the Morganton Hospital had snperior and more modern buildings, better equipment, better ontbuildings, a better lanndry, better boilers, a better and more modern system of dining rooms, more and better land, and better and more beautiful grounds, and that it cared for about twice as many patients.

On these and perhaps other accounts the commission readily concluded that there has justly grown up in the State a feeling that the Morganton institution is superior, from many standpoints, to the Raleigh institution. Accordingly, we adopted the policy of trying to place the two institutions on an equality, if possible, not only as to accommodations for about the same number of patients, but also as to equipment, furniture, etc. We believe this the correct policy, for we think it unjust that either of these institutions should be considered better than the

other. They both belong to the State, and each should be equally esteemed and regarded by the people of the State.

For the Hospital at Raleigh we have ereeted and furnished and turned over to the directors an annex, which will accommodate one hundred men. This building is a modern, fireproof structure, is comfortably furnished and equipped, and is, in our opinion, a credit to the State. It, with furniture, fixtures, etc., cost, approximately, \$70,000, and is now being filled by insane men from both the eastern and western districts.

We are now erecting a new building at Raleigh which will accommodate one hundred convalescent women, and are also erecting there a group of three buildings, on the colony plan, for one hundred convalescent men.

The commission, after careful deliberation, decided for the present to locate the buildings for all white epileptics also at Raleigh. Some of the members of the commission, however, were decidedly of the opinion that the epileptic buildings should be on land in a different locality and under an entirely different management, but we are now erecting there a group of three buildings for one hundred epileptic men, and another group of three buildings for one hundred epileptic women. We are, therefore, erecting at the present time at Raleigh ten buildings, the contract price for which, exclusive of plumbing, heating and furniture, is \$66,539. When these buildings are completed we will have provided room at Raleigh for five hundred additional patients.

We have also decided to provide a system of associated dining rooms at Raleigh, and to install there new bathrooms and toilet rooms, which will give room in the present buildings for about seventy-five additional patients.

We have also creeted a new storeroom at Raleigh, and also

a carpenter shop there.

We have appropriated for the Hospital at Raleigh \$198,456.-76. This amount covers what has been paid out, as well as the amount which will be due on uncompleted contracts, and will pay for the eleven buildings and the land at Raleigh, but will not furnish the ten buildings under construction. A detailed statement of the appropriations for the Hospital at Raleigh is hereto attached, marked Exhibit A. We found the buildings at Morganton in good condition, and little was requested there in the way of repairs. We found it necessary to purchase 154 acres of land adjoining that institution, to be used for farming purposes. This land cost us \$5,000. An addition to the laundry was provided; eight tenement houses were erected for employees at the Hospital.

We have crected at Morganton a building known as the nurses' home. In this building all female attendants will be quartered. This building, with furniture and equipment, cost, approximately, \$25,000. This building enables the Hospital to provide for one hundred and two additional female patients.

We have also authorized the erection of three buildings on the colony plan at Morganton to accommodate one hundred men, to cost, with equipment and furniture, about \$30,000. Plans and specifications have been adopted, and these buildings will be erected with the greatest possible dispatch.

In this connection we desire to say that we have granted every request made of us by the directors of the Hospital at Morganton. We have done this just as soon as our appropriations were adequate for this purpose, after making provision for other buildings and improvements which we thought to be more urgent and pressing.

A detailed statement of the appropriations for the Hospital at Morganton is attached and marked Exhibit B.

The commission found a bad state of affairs at the Hospital at Goldsboro. The engines were worn and almost unfit for use; there was inadequate fire protection, one boiler was practically burnt out; the water supply was foul and not healthy, the water-closets were unsanitary; the lighting plant was in very bad condition; the ice plant and cold-storage room needed repairing; there was a lack of farming tools and equipments; there was not sufficient room for the employees, and the institution needed additional land. This gives a fair idea of the conditions there, and it was difficult for the commission to understand how the officers of that institution had managed to get along at all, or to conduct it with any sort of success.

We have remedied these troubles, and the institution now has a respectable equipment.

We are now erecting at Goldsboro four buildings, two for consumptives and two for epileptics. These buildings, when completed, will make room in the present buildings for eighty-four patients, and will cost, exclusive of equipment, \$23,650.

A detailed statement of the appropriations for this instituion is attached and marked Exhibit C.

#### RECAPITULATION.

From the above it will be observed that when the buildings and improvements now under construction are completed, we will have provided for 575 additional patients at Raleigh, which will double the present capacity of that institution. We will have provided for 102 additional female patients at Morganton and also 100 males at Morganton, and eighty-four new patients at Goldsboro, a grand total of 861.

The commission has begun, as herein stated, the erection of buildings at Raleigh to provide for all that class of white epiceptics known as insane epileptics, some of whom are now in the Hospitals at Raleigh and Morgauton, many more being in the county homes and jails. It contemplates the crection, in the near future, of additional buildings for that other grade of epileptics (not insane now), and for those unfortunates called mental defectives, who are not admitted to the Hospitals, but are in county homes and private families.

We think that all epileptics and all mental defectives should be under one management, and to this end we recommend to the General Assembly through you the enactment of such a law as will require these classes of unfortunates to be provided for at the same place.

The commission is also of the opinion that all tubercular white insane should be cared for at the same place, and, as we have provided for epileptics, as stated above, at Raleigh, we are of the opinion that it would be reasonably fair and just and economical that the tubercular insane should be cared for at Morganton, not only for climatic reasons, but for the further reason that a special care and treatment is required for this form of disease, and we do not think it economical to maintain two separate places for this purpose.

Your commission desires to make one other recommendation to the General Assembly through you, and we beg of you that you will give it careful consideration.

There is more or less rivalry between the Hospital at Raleigh and the Hospital at Morganton. There is a feeling in the State that the Morganton institution is better in every respect than the Raleigh institution. It is a well-known fact that the Morganton buildings and management, owing to a continuous management over a long period of years, is recognized as the better institution of the two. This commission has determined, as far as is in its power, to place the two institutions on an equality as to buildings and equipments, and to dissipate, if possible, the idea that either institution is better than the other.

In our judgment, the most effective way to bring about this condition of public sentiment is to have one Board of Directors for the State, who shall have in charge and control all three of the State Hospitals. This board should be composed, in our opinion, of one member from each congressional district. It should be required to meet often, and to diligently supervise each. It should buy all of a certain kind of supplies for each institution, thereby securing them cheaper. The expense of this one board would be cheaper than the expense of three.

This plan would not only prevent this unnecessary rivalry and especial effort on the part of each institution to obtain larger appropriations from the General Assembly in order that each might excel the other, but would enable the board to ask for only such appropriations as would be actually necessary to run all institutions economically under one system. It would also be greatly to the benefit of the State, in that it would have the effect to cause the boards to be independent of all local influences, or the influence of any officer of any one institution. It would effectively abolish the rivalry between the white institutions, and in dissipating the sentiment that one is better than the other.

We cannot close this report without expressing to your Excellency our grateful appreciation for your invaluable assistance and advice in helping us to perform the responsible duties we have had before us. At all times you have been ready to aid us in the difficult tasks of this great and important work, and it has been extremely gratifying that we have had not only your advice and assistance, but your sympathy and approval of what we are trying to do.

Respectfully submitted,

Chas. A. Webb, Chairman,

J. W. McNeill, Secretary.

J. H. WEDDINGTON,

E. F. AYDLETT,

W. A. ERWIN.

## EXHIBIT A.

### RALEIGH APPROPRIATION.

1907.		
July 9.	Storeroom	\$ 4,200.00
	Carpenter shop	3,800.00
	Annex for 100 men	48,265.00
	Grimes land, 1,136 acres	53,500.00
	Barrett & Thomson	3,593.97
1908.		
Feb. 14.	B. McKenzie, heating	8,764.00
	Young & Hughes, plnmbing	3,725.00
	J. M. Johnson, sewer pipe	1,146.50
	Removal of old sewers	85.00
	Additional to complete storeroom	1,685,25
Oct. 7.	One building for women	21,900.00
	Group of three buildings	14,813.00
	Group of three buildings	14,813.00
	Group of three buildings	14,813.00
	Sewer pipe connection with A. and M. College	500.00
	Total	\$195,603.72
	Amount paid for furniture	2,847.04
	Total	\$198,450.76
	Advertising, Manufacturers' Record	5.00
	Total	\$198,455.76

## EXHIBIT B.

## MORGANTON APPROPRIATION.

May 10. Shuping and Woodard land	3,500.00 600.00
Wagner land	
Addition to laundry	000.00
	1 000 00
Tenement houses	4,800.00
Repairing Brittain house	350.00
1908.	16,820.00
Mch. 31. Nurses' home	
Heating plant for nurses' home	2,400.00
Plumbing for nurses' home	1,431.00
and the state of t	269.00
Aug. 7. Repairing old laundry	11.76
Advertising for bids, Raleigh Observer	
Avery & Ervin, attorneys	25.00
Barrett & Thomson, Architects	722.78
Colony buildings for men	
	\$ 62 441 09
Total	· · · · · · · · · · · · · · · · · · ·

## EXHIBIT C.

## GOLDSBORO APPROPRIATION.

19	907.	The state of the s	
May	10.	New engine	\$ 2,125.00
		Fire protection	771.00
		New boiler, 200 horse power.	1,172.00
		Filter	3.000.00
		Pipe line	700.00
		Two pumps	1,250.00
		Surface closets	150.00
		Smith land, 216 acres	6,000,00
		Plumbing	280,00
		Bath tubs	275.00
		Pipes and fittings	200,00
		Cement floors	225.00
		Dynamo and foundations and settings	2,480,37
Aug.	7.	Two tenement houses	500.00
		Additional for fence	100.00
		Extra amount allowed on boiler	581.43
		For removal of old houses	150,00
		Barrett & Thomson, plans, etc.	413.87
		Additional allowed on repairs, etc	951.52
Oct.	7.	Appropriation for four buildings	23.650.00
	25.	Additional cost of furnishing	1,233.42
		Freight and setting boiler	581.43
190			
Jan.	2.	Mules	1,200.00
		Wagon and cart	145.00
		Wire fencing	364.00
		Stables and shelter	350.00
		Repairs ice plant and cold-storage room	264.00
		Rubbers for exchange	20.00
		Heaters, hot water	505.00
		Turning lathes	300.00
		Pump foundation and duplex	100.00

## INAUGURAL ADDRESS

OF

# WILLIAM W. KITCHIN

GOVERNOR OF NORTH CAROLINA

TO THE

## GENERAL ASSEMBLY

**JANUARY 12, 1909** 

RALEIGH
E. M. UZZELL & Co., STATE PRINTERS AND BINDERS
1909



### INAUGURAL ADDRESS.

Members of the General Assembly, Ladies and Gentlemen:

Political parties are not only natural, but necessary in our government. Under our Constitution, all the legislative powers of the State every two years, and all the executive powers every four years, are returned to the people, to whom all governmental powers belong, and the electors at these stated intervals determine into whose hands these powers shall be committed. The Democratic party has again been charged by the people with responsibility for the proper exercise of these powers during the constitutional periods. By thus further entrusting public affairs to this party, they have endorsed its record and have approved its declaration of principles as set forth in its Charlotte platform. In approving its record they did not intend to declare it faultless, or to approve every act committed in its name. No human being is perfect, and no organization of men is perfect. The people did, however, approve its fundamental doctrines and its well-considered policies. As no man is altogether bad, no political party is altogether bad. In disapproving the record of the Republican party and rejecting its platform the people did not declare that nothing in that record is good and nothing in that platform desirable, but they expressed their judgment that the record as a whole of the Republican party in this State has been harmful, that its platform criticism of the service of the Democratic party to the public is unjust, and that its denunciations of Democratic policies are unwarranted.

In assuming to-day, in obedience to the will of a majority of my fellow-citizens, the weighty responsibilities of the Chief Executive of this Commonwealth, it is unnecessary to give assurance that the recognized principles of the Democratic party shall be encouraged and pursued by the incoming administration. We have been commanded to maintain and promote, so far as we can, the great policies which have been continued or inaugurated during the last eight years, as well as to undertake the establishment of the new policies propounded in the platform which was endorsed at the polls, with the provisions of which you are already familiar.

#### PRIMARIES.

Many electors unfortunately have the easy disposition of failing to exercise their right of suffrage, or of exercising it in the general elections, with other motives than the high purposes of strengthening the party representing their political principles, and selecting officials who will, in their judgment, best serve the country's interests. Every precaution should be taken to assure each elector's having, and understandingly having, an equal voice in naming the candidates of his party. This assurance will largely eliminate such other motives. A properly safeguarded direct primary for selecting the nominees of all political parties is the best plan that has been or can be devised. It enables the people to have closer touch with, and more effective control of, their officials. It renders harmless efforts to trade against the wishes of the electors. It does much to destroy the cry and more to nullify the attempt of ring rule. It ought to diminish the expenses of campaigns for nominations. Should such expenses for legitimate purposes increase as they have increased in recent years, it will soon be that none but a wealthy man can hopefully aspire to our higher offices unless others pay his campaign expenses for the nomination. If others pay his expenses, he will feel under obligations to them, and will not be in position to render the people his best service, especially in matters involving doubt as to the path of public duty. The public should insist on having every official free from obligation for his nomination for office except to the people. Every reasonable safeguard should be thrown around our nominations and elections to secure the accomplishment of the honest judgment and unconstrained wishes of the electors, and to render less effective the shrewdness of astute politicians in furthering mere personal purposes and reaching mere personal ends. Ability, patriotism, character, service, and the principles and policies of aspirants are rightfully the elements which appeal to the judgment of electors, and these should be the source of success. To partially attain to this standard and to partially eliminate other considerations, the publicity, before convention and election, of campaign funds and the names of contributors, as favored in the last Democratic platform, will be effective, and a suitable law should be enacted to accomplish the purpose of that plank. Whether you favor a general mandatory primary law or not, there are provisions to which there may be no serious opposition and which ought to be enacted and made applieable to all counties in which primaries are held. Among these provisions are the following: First, delegates should be required to cast the vote on the first ballot according to the primary result. Second, there should be a registered list of party voters subject to challenge. Third, the Legislature should fix the date of primaries for all parties for State. judicial and congressional offices, and also fix another date for primaries for legislative and county offices, with a provision permitting the county executive committee in its discretion to adopt for any county primary the State and district primary day. Fourth, all corrupt use of money for primary effect should be made an offense against the law. Fifth, when only one candidate gives notice in writing of his eandidacy to the proper executive committee by a stated period prior to the primary day, the committee should have the legal power to deelare him the party nominee. This period should be longer for State and district than for county candidates. Sixth, the willful publication of any false charge concerning his political record, or reflecting upon his moral character for the purpose of injuring a candidate in the primaries with the people, should be penalized by law.

#### PROHIBITION.

The people having, after much agitation and full discussion, ratified by a large majority State prohibition, the Legislature should not seriously consider any proposition to repeal the prohibition law. No one doubts the right of the people to have their will in this matter duly, fairly and earnestly expressed, to reign as the law of the State. Every good citizen, whether he originally favored this law or opposed it, should insist upon its honest and faithful enforcement. It is an experiment with us, but no State ever entered upon the experiment under more favorable conditions than confront us, and I trust that a unity of purpose will inspire all good citizens to aid in rendering enforcement as successful as possible. No one expects the law to remain unviolated, but we have a right to expect its penalties to be upon those who violate it. Our punishments are

not for purposes of cruelty or revenge, but are, unfortunately, necessary to diminish violations of law and to obtain compliance with the people's will in their effort to elevate themselves and improve the conditions under which they struggle to better and happier circumstances.

#### EDUCATION.

The blessings of education no good man denies, its necessity no wise man doubts, and its opportunities no just citizen would withhold from the public. Pride thrills the heart of every patriotic North Carolinian in contemplating the rapid strides with which great improvement in our public schools is continuing. Larger and more comfortable schoolhouses taking the place of inferior ones, a higher class of teachers and instruction constantly appearing, and attendance day after day increasing, cause gratification over our system. I have in mind no general reform in our educational work, but a deep conviction that we should more thoroughly develop a system already constructed by patriotic wisdom. Nothing can strengthen your determination to advance the educational interests of our State to the utmost of your ability while duly considering the public revenues, the sonrces from which they are derived, and the other needs of the State appealing to your judgment. We are not a wealthy State in market or taxable values in comparison with States a vast part of whose wealth has never been swept away by war and its blighting aftermath, and the same rate of taxation will not raise for us as much money as they receive per capita. The less wealthy a State is the greater burden a given rate of taxation is, as from every one's income his fixed nccessary living expenses must first come. The State is doing well, and as her wealth increases she will do better.

Under present conditions every child in the State may receive, at public expense, an education, limited though it be, which will greatly benefit him in the contest for life's rewards. The basic purpose in public education is good citizenship. In a republic, to have a government certainly just, and to insure the punishment of wrong and the protection of virtue, to prevent oppression and guarantee right, to distribute the blessings arising from organized society equally, and to levy the burden

of its sustenance equitably upon persons, property and privileges, three things are essential in citizenship—a heart so honorable that it cannot be corrupted, a soul so courageous that it cannot be intimidated, and a mind so intelligent that it cannot be deceived; for the three methods the hosts of wrong attempt are to corrupt, intimidate and deceive. With a people merely conscientious and courageous oppression has easy contests and fruitful conquests, but with such a people education becomes the bulwark of liberty, increasing their honor and courage, discovering the purpose and plan of the oppressor, and enabling them to resist indirect and insidious assaults, as our uneducated ancestors repelled the direct wrongs against them centuries ago. While there will continue to be bad men, whose evil conduct will ever emphasize the virtue of others, it is fortunate that in our civilization good men, though not perfect, predominate, and with the people educated this majority is greatly strengthened and its effectiveness for right, truth and liberty more than doubled.

No State can afford to do otherwise than be liberal, both with her ordinary public schools and with her higher institutions of learning. In an agricultural State, such as ours, too much stress cannot be placed upon agricultural education. A great majority of our people live upon the farm. A man good in his avocation or profession, whether farmer, doctor, blacksmith or other, is apt to be a good citizen, and the probability of success and contentment is largely in his favor. The skilled man in his line of work adds rapidly to the wealth of the State and thus strengthens the revenues upon which the State depends for all the great work she undertakes. With telephones, rural free delivery of mail, and good roads, there is needed to make country life more profitable and enjoyable a knowledge comprehensive and accurate as may be of agriculture, of preserving and increasing soil fertility, of plant selection and plant life, of rotation, drainage, diversification, farm economies and comforts, and other matters to make happier and more remunerative the business of those who woo necessities of human life from the soil with patience and toil. Not a dozen great colleges can adequately supply it to the people. We recognize the great value of those men here and there in

the State, some of them graduates of our institutions, whose intelligent, practical and progressive farming is an example and an inspiration to whole communities. Doubtless, in the long years the desired results will be reached under the present rate of progress, but the magnitude and the magnificent possibilities of our agricultural interests justify every reasonable effort to quicken it. I shall encourage a policy already adopted, urging that the simple essentials of agriculture be thoroughly taught in our public schools. With such essentials taught to the boys, I predict a thirst in them for more information which will increase the attendance upon our institutes, the subscriptions to agricultural papers, and the study of farm bulletins and kindred literature, all of which will promote the pleasure and profit of agricultural life.

I am strongly impressed with the importance that in addition to regular instruction in hygiene, there should be special instruction upon typhoid fever and tuberculosis, and especially upon precautions to limit and avoid them, both of which, in the opinion of the medical world, are largely preventable diseases. Those who know, even partially, must teach those who do not know, and when teaching is one's business, what should he teach rather than how to protect human life from its most terrible enemics? Teachers are not expected to be doctors, but some simple text-work on the prevention of these two diseases should be taught. Their prevalence and fatality, and the fact that they are avoidable, justify the teacher in preparing suitable lectures, or, better still, in securing some physician to lecture on them. The noble profession of medicine, which does so much charitable work. I doubt not has members in every county who will gladly lecture to the schools on these subjects.

#### CHARITABLE INSTITUTIONS.

The good people of our State have no cause for greater pride in their governmental undertakings than in their care of and provision for the unfortunates within our borders. Our institutions for the education of some and for the maintenance and treatment of others shrink not in comparison with such institutions in our sister States. No better work, or one closer to the hearts of us all, is being done by the State. The State should not be profligate, but it should be liberal with these institutions. With liberality for such worthy purposes should go the closest scrutiny into expenditures, and a constant determination not to be careless with taxes willingly paid for meritorious public purposes, and not to be extravagant in public generosity.

PENSIONS.

The Confederate veteran needs no further eulogy than he has always had, and will always have, from every brave and patriotic North Carolinian, but many veterans need more assistance from the State whose honor they maintained, whose glory they increased, and to whose cause they gave an unstinted devotion in the days of their young manhood. I trust that, with a due regard to other matters requiring your appropriations, you will find the conditions of our revenues such that you can increase our pensions.

RETURN OF PROSPERITY.

We congratulate the State that its manufacturing industries are emerging from the shadows of the recent panic. While prices of some of our farm products have not been very greatly depressed during this period of general hard times, yet the low prices of the important crops of cotton and peanuts wrought serious injury to large sections of the State. With the revival of business throughout the country, which always follows panics, our State will reap her share of benefits. State policies never yet caused a general panic, and State Legislatures can do nothing to avert one. Our people were extremely fortunate in being so well prepared to weather the storms which they did not produce and could not escape, for the industries of no State withstood the panic better than ours and suffered less its direful effects. Every citizen should do what is in his power to hasten the full return of prosperity to our farms and factories which they so richly deserve and which will assure similar prosperity to all other industries.

#### FACTORY LIFE.

Factory life is increasing in our State and factory conditions will constantly press upon the attention of all. Factories should not be hindered or crippled in their great work, but should be urged forward to greater triumphs. However, the object of effort is not to pile brick upon brick, or to merely perfect processes of earning money. Human happiness is sought, not merely for the few, but for all. He that works to help another amass a fortune is entitled in addition to his wages to healthful surroundings and pleasant conditions, otherwise his struggle for happiness is handicapped and fruitless. While many of our mills are sanitary to a high degree, especially those of recent construction, our factories have attained to that magnitude that the public may rightfully require that hereafter every mill erected shall be constructed in accordance with the demands of sanitation to avoid as far as possible disease among operatives, as they are now constructed in accordance with insurance demands to avoid as far as possible fire losses.

Every right-thinking man is against child factory labor, vet every one knows that under present conditions, unless our homes for the aged and infirm and our orphanages are vastly enlarged, some children must labor. Neither the counties nor the denominations are ready to shoulder the expense, however good in theory, of maintaining all those whom children now help to support and such children themselves as now have to work. Child labor of some kind at present is an unavoidable evil. It appears that those children who must toil can earn more in factories than on farms, and often they and theirs prefer the factory. The mill children of to-day will be the ancestors of many mill workers of the future. For our factories to compete with others, high-class labor will be essential. High-class labor must be healthy. A far-sighted wisdom makes our mill owners anxious not only to preserve, but to improve, the health of every operative, both for present results and future safety.

Our law prohibiting children under thirteen years of age from working in factories should be enforced. I doubt not that our mill managers endeavor to comply with its provisions. There should be some official inspection to aid in its enforcement, and it should be under the Bureau of Labor and Printing. We know the difficulty of refusing employment to the child who must work, and who can earn more money in a factory than elsewhere; but the law which has been written should be obeyed. While a system lodging in some official the duty of

investigating each case of proposed child labor and ascertaining how otherwise the child, or a disabled father, or a widowed mother could be supported, or whether admittance to some asylum could be had, the conditions under which such child work, his physical development, the number of hours required and other facts bearing on it, and requiring upon such investigation a decision in writing, giving reasons, and either permitting or denying employment, might be better than the system we have adopted, yet ours was adopted, as I understand, upon mutual agreement of those employing labor, those representing the employed and those representing the public, and it remains for the authorities of the people, including the Legislature, to see that our system is properly carried out. In wise efforts to perfect this system you may confidently expect the co-operation of our mannfacturers.

#### CORPORATIONS.

The Attorney-General should be authorized to examine every proposed charter for a corporation to see that it violates neither the written nor unwritten law. He should be specifically charged with the duty of enforcing our law against all corporations, domestic and foreign, habitually violating its provisions. When a corporation is conducting a business in violation of law, no one feels that it is his special duty to act, but every one is inclined to wait for some one else to proceed, and where the greatest violation is committed, there the corporation may create strong sentiment against its prosecution. Many of the wrongs committed by corporations against our people are under circumstances which the State cannot control, and cannot be wholly remedied except by the Federal Government. Yet the State can do something for the public, and has a duty to do for her own interests. We should require every foreign corporation to obtain license to do business in this State, and should provide that such license should be revoked when it is engaged in violating our law, or is attempting under the powers of monopoly to exact from the industrial life of the State unreasonable profits with which to pay dividends upon fictitious values or watered stock. Such license should also be revocable when any such corporation maintains an established office in

this State for the transaction of its regular business or the collection of its revenues, enriching itself from our people under our laws and by our comity, and yet fails to submit to the jurisdiction of our courts, as all domestic corporations are required to do. I am aware, of course, of the criticism which may be expected from such foreign corporations as desire to be let alone in their wrongdoing, and of the opposition which they will offer to our efforts to compel them to conform to the rule of justice and equity. The State, however, owes her people the high duty which a brave citizenship should require to be performed. No corporation lacking confidence in our courts should desire to enter our midst to gather wealth from fields it did not cultivate, and no corporation having contempt for our sovereignty should be permitted to reap golden harvests where it did not sow. We have reached that stage of industrial and material strength where, if every foreign corporation should unite in withdrawing from our State, domestic corporations obedient to the public will, respecting the people's law, will take the places, perform the functions and render the services now by such foreign corporations performed and rendered.

Our State has always dealt and will continue to deal kindly with corporations. Their importance, usefulness and necessity in developing our natural resources are recognized. They have universal praise for their part in the upbuilding of our State. in the increase of wealth, in the employment of our people, and for the spirit of progress which they exhibit and inspire. They have rights which are and will be respected and encouraged. Unjust burdens and wrongful restraints have not been and will not be placed upon them. They have special privileges which individuals, however enterprising, cannot have-privileges which justify special burdens and require a more careful supervision by public authority than individuals. Creatures of the law, they owe an obedience to its mandates stricter, if possible, than individuals who created the law. Without soul, conscience, or physical body, exempt from remorse, from fear of future punishment, and from jail, it is natural that they should more easily than individuals yield to temptations to violate the laws in their effort to make money-the great purpose of their existence. Yet, owing to the high character of

the men who control them. I doubt not that nine-tenths of our corporations comply with the law and do absolutely honest business, and are therefore entirely free from public complaint. These corporations, like individuals, suffer the injury inflicted by men and corporations that violate the law. The law-abiding corporation has the desire to enforce the law against its lawdefying fellow, for no one can have a greater business interest to prevent corporations from violating the law than the corporation that lives within its bounds. The State believes in justice evenhanded and universal, and it strives towards the attainment of universal right, regarding not whether a corrupt man or a corrupt corporation impedes its progress. As it discriminates between the man who obeys the law and the one who violates it, so should it discriminate between the corporation that obeys the law and the one that violates it. The Legislature prescribes the law as a rule of conduct commanding what is right and prohibiting what is wrong, and in my opinion only the man or corporation that fears the right or follows wrong needs dread the wisdom of the people or the action of their Legislatures. The man who by foul means willfully and needlessly takes the life of a rival, under our law forfeits his own. The corporate monopoly that by foul means willfully and needlessly destroys its rival by wrongdoing for the purpose of exacting unjust profits from the public, should forfeit its existence. All the power of the State in all of its departments should be exerted to destroy every unnatural monopoly, every industrial trust that commits wrong upon the people and their industries. And the fixed policy of regulating the natural monopolies, the public service corporations, should be maintained.

GOOD ROADS AND DRAINAGE,

It would be difficult to overestimate the value of good roads. While various counties are doing much in this direction, many counties are doing very little. We are but on the threshold of the good-roads movement, and the next generation will witness wonderful progress. We of this day should in every practicable way encourage it. Whether it is feasible to adopt a general plan of State aid to, or co-operation with, the counties under the present condition of our revenues is extremely doubtful. The State can enact an improved, up-to-date, law which shall apply to every county that hereafter adopts the taxation plan of building good roads, and thus promote uniformity of system. A thing to be considered in adopting a State-aid plan is, that if the State should help the counties, either in accordance with their wealth or population, the counties which need it most would get the least help per mile of road. In my judgment a State highway commission may with great advantage be created to consider the whole matter and report to the next Legislature, as we have no department charged with the duty of investigating and reporting upon this important subject.

We have vast areas of swamp lands awaiting drainage to become fertile and profitable. In many cases the timber will pay the cost of drainage. The time cannot be far distant when these lauds will be drained and become largely free from their present disease-breeding conditions, and will be the most productive lands in the State. The State can undertake the drainage and levy assessments on the benefited land for expenses, but I do not think there is a present necessity for this method. An experiment on a small scale is worth trying in the drainage of some of our swamp land. Also, some comprehensive, liberal and effective law should be enacted authorizing, upon just terms and under proper regulations, private owners of swamp lands to enter upon the lands of others for the purpose of effectual drainage.

BANK DEPOSITS.

The last platform upon which the incoming national administration was elected declares for postal savings hanks, and it is not unreasonable to presume that before that administratiou ends Congress will obey the pledge of the Republican party and establish postal savings hanks. The National Democratic party is likewise conditionally pledged to postal banks. Under present conditions certain results may confidently he predicted from the postal savings-bank system. Vast sums of money in small individual accounts, much of it now in the pockets of the people, will be placed in these postal hanks, as the Federal Government will guarantee its safety. This money will, in turn, be deposited in the national hanks, with the inevitable result that a greater proportion of the cash of the country will find its

way to the national banks in the money centers-that is, in the larger eities of the country, not one of which is in our State. These results will tend to drive every State bank out of business, as State banks eannot be expected to stand the competition with rivals having such advantages over them, and thus a mighty impulse will be given to centralization and a serious blow upon the industrial independence of the State inflieted. As no national bank can have a capital of less than \$25,000, there would be danger that many of our small towns would be deprived of banking facilities which they now enjoy. Our State banks are the creatures of our own legislation. They have blessed the State, and especially the smaller towns. They have aided and encouraged our enterprises. Their record has been one of merit and safety. In comparison with national banks, when measured by assets lost or deposits involved in failed institutions, our State banks do not suffer, as the history of the last generation shows. Under present conditions, when a bank's solveney is suspected by other banks and other banks are the first to suspect it, then every bank in that vicinity is, in self-defense, compelled to hoard its eash and withhold it from solvent borrowers for legitimate purposes, so as to be prepared to meet any probable run on it eaused by the anticipated failure of the suspected institution. With the present stockholders' liability and proper inspection, our State system is rightfully pronounced sound and safe. Yet something further is needed, not merely to encourage our people to deposit their money instead of hoarding it, to moderate the effects of panie, to prevent runs on solvent banks, and to insure depositors, but to enable our banks to survive the postal savings-bank system. In my judgment, the bank-deposit guaranty policy will benefit not only the banks but very greatly the public. All successful banks prosper on the money of depositors. State and Federal governments require security for their deposits with banks, yet these public deposits produce but a small part of the profits of banks. The individual depositor contributes the greater part of the money from which profits arise. Every banker ought to be willing to have these deposits which enrich him thoroughly guaranteed. I realize that a Governor, who has no power to forbid or veto harmful legislation, can

have little power in advancing beneficial legislation. He can, however, and it is his duty to recommend to the Legislature what he regards as wise and helpful, leaving it, as it ought to be left, to the judgment of the Legislators, chosen by the people for this purpose, in their wisdom to follow or reject his suggestions. It is with such recognition that I have thought proper to mention bank-deposit guaranty. A compulsory system is advisable but not necessary. I believe the same purposes will be accomplished by enacting a guaranty law for the benefit of those banks which desire to avail themselves of its provisions. Let provision be made that when a certain per cent, of the State banks, say sixty, representing a certain per cent, of the State banking capital, say fifty, shall file with the Corporation Commission a request to be admitted to its provisions, the Corporation Commission shall certify that fact to the Governor. who shall proclaim the act to be effective from and after the first day of the ensuing July or January, whichever comes next, upon all such banks and upon others which may thereafter file a similar request. Should the Legislature favor the policy the details of the legislation will not be difficult, and any fear that irresponsible and unsafe banks might be organized can be allayed by appropriate provisions.

#### RAILROADS.

The railway business of the State is so important that I deem it proper, in this inaugural address, in formal fashion to set forth some of the views entertained by me and which I have in public speeches often declared concerning railroad matters.

Every thinking man realizes that railroads are necessary, that they bless every community they touch, that they must be profitable in order to give proper service, that they deserve fair treatment at the hands of Legislatures, and, moreover, that any legislation that would deprive them of just compensation would be futile under the Constitution. The people are willing to be charged such rates for travel and freight as will pay the legitimate expenses of every kind and character, including liberal wages to all employees, keep up the roads in good repair and safe condition, and then pay fair dividends upon the value of the property. But the people are unwilling for com-

namies chartered for the public benefit to exact from the public, under an almost unlimited power to extort when unrestrained by law, additional rates to pay dividends on fictitious values, or to enable railroad magicians by trickery to make millions overnight, or to justify them in saddling upon the public millions of securities in watered stock. In my judgment, the fundamental wrong in the American railroad problem is watered stock. The great question with most railroad managers is how to make one dollar's worth of property earn dividends and interest on two dollars of stock and bonds. This tends to two great evils; overcharging the public on one hand, and stinting the roads in labor and equipment on the other. This overcapitalization, and the fact that, except in rare instances, the owners of railroads do not live among, and have little sympathy with, the people they serve, are at the bottom of most railroad evils. Oftentimes a manager serving a far-away corporate head, not knowing how long he will hold his position, endeavors to make a record by charging the public all he can, and by exercising a temporary economy that leads finally to defective roadbed, dangerous track and insufficient equipment, for he is expected above all other things from his position to make the property earn dividends upon original and watered stock. is evident that one of the essentials of a proper regulation of railroad charges is to provide by statute for ascertaining the value of railroad property in order to have a basis upon which to consider rates.

The last Legislature reduced passenger fares. The rates now in force, which save thousands of dollars annually to the people from the old rates, have been approved by the railroads as just and reasonable. Conditions justify us in anticipating no agitation for any change in passenger fares during the term of the incoming administration.

The discriminations in freight rates practiced by railroads in favor of some and against other cities is properly receiving much attention. As far as competing cities are concerned, it is more important that they have relatively just rates than that either have absolutely just rates. All rates may be too high, but even then, relatively they should be equitable. Some of our North Carolina cities have been compelled to pay millions of

dollars of freight over and above what other cities have paid for the same distance. The freight on a car load of corn from Cincinnati to Greensboro is much more than the freight would be should the car go on to Lynchburg. A car load of molasses from New Orleans to Lynchburg pays less freight than if it stops in Charlotte. Over such discriminations in interstate commerce the Interstate Commerce Commission has sole jurisdiction. On the face of the above instances there is injustice, and they show that companies whose directing heads live away from the section served do not of their own accord always deal fairly and mete out even-handed justice to the communities they reach, and to remedy such wrongs the people must look elsewhere than to the managers of the railroads. The fixing of proper rates is a great problem. Each city is entitled to all natural advantages, but no railroad company should carry freight to one city at a loss and then be permitted to overcharge other communities to recover that loss. Under no conditions and for no purpose, in my judgment, should any community be charged more than a just rate for the service rendered it, regardless of profits or losses on rates to other cities.

The State should do all that is properly within her power to abolish the discriminations against our towns and cities, and to secure for our enterprises and business interstate rates as fair for our citizens as the rates enjoyed by the citizens of other States in their enterprises. The last Legislature appropriated five thousand dollars to help bear the expenses of efforts to secure from the Interstate Commerce Commission correction of existing wrongs against our people in interstate rates. Such assistance should be continued until all reasonable efforts have been made to secure justice to the interests of the State.

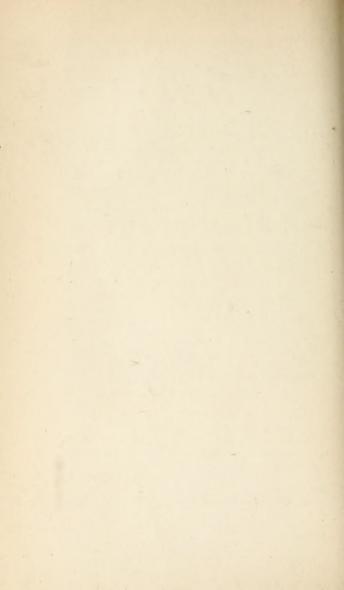
#### ECONOMY.

In the Treasurer's report it appears that, owing to the value of our taxable property not increasing as much as the last Legislature anticipated, our expenditures for the last two years exceeded our receipts. This fact emphasizes the necessity of practicing the governmental virtue of economy.

The sentiment of our people and our financial strength forbid parsimony, but there are limitations upon our treasury, and the Legislature will regard these limitations, and display that wise statesmanship which will appropriate justly for all worthy purposes and yet keep the appropriations within the bounds of our probable revenues, bearing in mind that a surplus is usually more desirable than a deficit. The Legislature will make proper provision for refunding that part of the State's debt which falls due in 1910.

Sincere gratitude for the people's approval of my past public services and profound appreciation of their confidence in calling me to the responsible duties of Governor, shall constantly determine me to dedicate whatever ability I may have to the prompt, unselfish and faithful performance of such duties. With hope and pride, and yet with fear and humility, I take the high office from my able, patriotic and distinguished predecessor. Fully conscious of my own weakness, I would dread to undertake the discharge of its obligations, except for the wisdom and strength of those whom the people have likewise elected to serve in the conduct of the State's affairs, and on whose counsels I hope to lean in matters of doubt and in hours of trial. Even with their aid I cannot hope to avoid mistakes, evade criticism or escape being misunderstood, but, relying upon the good sense and fair judgment of the people of the State to uphold my hands and to sustain my efforts to serve them constantly, honestly and fearlessly, I shall devote my time and talents to their cause. Let us trust that under the guidance of ever kind Providence in the ensuing years plenty and peace shall bless our people, prosperity enrich our industries, happiness dwell in our homes, the spirit of harmony and fellowship grow among men, and devotion to law and order increase.

WILLIAM W. KITCHIN.



## TWELFTH BIENNIAL REPORT

OF THE

## NORTH CAROLINA

## BOARD OF HEALTH

1907-1908

RALEIGH
E. M. Uzzell & Co., State Printers and Binders
1909

## MEMBERS OF THE BOARD.

### ELECTED BY THE MEDICAL SOCIETY OF THE STATE OF NORTH CAROLINA.

George G. Thomas, M. D., President
Term Expires 1911.
THOMAS E. ANDERSON, M. DStatesville.
Term Expires 1911.
DAVID T. TAYLOE, M. D
Term Expires 1913.
JAMES A. BURROUGHS, M. DAsheville.
Term Expires 1913.

APPOINTED BY THE GOVERNOR.
J. L. Ludlow, C. E., Engineer
Term Expires 1909.
J. Howell Way, M. D
Term Expires 1911.
W. O. Spencer, M. D
Term Expires 1911.
EDWARD C. REGISTER, M. D
Term Expires 1913.
RICHARD H. LEWIS, M. D., Secretary and Treasurer. Raleigh.
Term Expires 1913.

## COUNTY SUPERINTENDENTS OF HEALTH.

Alamanee	
Alexander	
Alleghany	
Anson	
Ashe	
Beaufort	
Bertie	
Bladen	
Brunswick	
Buncombe	
Burke Dr. J. L. Laxton.	
Cabarrus	
Caldwell	
Camden	
Carteret	
Caswell	
Catawba	
Chatham Dr. J. H. Taylor.	
Cherokee	
Chowan	
Clay Dr. P. B. Killian.	
Cleveland	
Columbus	
Craven Dr. Joseph F. Rhem.	
Cumberland	
CurrituekDr. H. M. Shaw.	
Dare	
Davidson	
Davie	
Duplin	
Durham	
Edgeeombe	
Forsyth	
Franklin	
Gaston	
Gates	
GrahamDr. M. T. Maxwell.	
Granville	
Greene	
Guilford Dr Edmund Harrison	

Halifax	Dr. I. E. Green.
Harnett	Dr. J. W. Halford.
Havwood	, Dr. J. F. Abel.
Henderson	,Dr. J. G. Waldrop.
Hertford	Dr. J. H. Mitchell.
Hyde	
Iredell	
Jackson	
Johnston	
Jones	
Lee	
Lenoir	
Lincoln	
McDowell	1
Macon	
Madison	
Martin	
Meeklenburg	
Mitchell	
Montgomery	
Moore	
Nash	
New Hanover	
Northampton	
Onslow	
Orange	
Pamlico	
Pasquotank	Dr. J. B. Griggs.
Pender	, Dr. Robert H. Bradford
Perquimans	Dr. T. P. McMullan.
Person	Dr. W. A. Bradsher.
Pitt	Dr. Joseph E. Nobles.
Polk	Dr. Earle Grady.
Randolph	Dr. S. A. Henley.
Richmond	Dr. N. C. Hunter.
Robeson	Dr. H. T. Pope.
Rockingham	Dr. Sam Ellington.
Rewan	Dr. I. H. Foust.
Rutherford	Dr. E. B. Harris.
Sampson	
Scotland	Dr. K. A. Blue.
Stanly	Dr. J. N. Anderson.
Stokes	
Surry	Dr. John R. Woltz.

	Dr. J. A. Cooper.
Swain	Dr Goode Cheatham.
ransylvania	Dr. doode one
_ 11	
	Dr. Henry D. Bleware.
	Dr. John Hill Idener.
Wake	Dr. J. W. McGee, Jr.
Wake	Dr M. P. Perry.
Warren	D. W H Ward
Washington	Dr. W. H. Wara
YY7 - 4	Dr. J. M. Houges.
Wayne	Dr. T. L. Ginn.
Wayne	Dr. John O. Myers.
Wilkes	pr. gold & Ladouson
13721	Dr. W. S. Anderson.
Yadkin	Dr. S. L. Russell.
Yadkin	Dr W B Robertson.
Yancey	DI. W. B. Hobertson

## LETTER OF TRANSMISSION.

NORTH CAROLINA BOARD OF HEALTH,

OFFICE OF THE SECRETARY,

RALEIGH, June 15, 1909.

His Excellency, W. W. KITCHIN,

Governor of North Carolina.

Sir:—I have the honor to present herewith the Twelfth Biennial Report of the North Carolina Board of Health. Very respectfully,

> RICHARD H. LEWIS, M. D., Secretary and Treasurer.

#### TWELFTH BIENNIAL REPORT

OF THE

## NORTH CAROLINA BOARD OF HEALTH.

1907-1908.

The past two years, from the sanitary point of view, have been uneventful. Beyond an outbreak of typhoid fever of unusual severity in the little village of Council, Bladen County, extending through two seasons, but limited in extent because of the small population, there has been no epidemic worthy of the name. Smallpox has continued to crop out at various times and points, but has been decidedly less in extent than for several years, and of the same extremely mild type.

The most noteworthy event of the past biennial period is the establishment of the State Sanatorium for Tuberculosis. The General Assembly of 1907 passed an act authorizing its establishment, and appropriated \$15,000 for the purchase of a site and erection of buildings and \$5,000 annually for its While the amount appropriated was altogether support. inadequate, it was nevertheless the beginning of what we hope and have reason to believe will develop into an institution of great value in the crusade now waging all over the civilized world against man's most deadly enemy. Considerable difficulty was found in securing a satisfactory site, but finally an excellent location with a clear title, in the pine-clad sandhills at Montrose, on the Aberdeen and Rockfish Railroad, eight miles from Aberdeen, just across the Moore County line in Cumberland, was obtained. We doubt if a site more nearly ideal for the purpose can be found east of the Mississippi. With a capacity of thirty-four, it was opened for patients in November, 1908, and has already done good work.

For an account of the work of the Board in detail, the reader is referred to the pages following.

#### MEETINGS OF THE BOARD.

# MINUTES OF THE ANNUAL MEETING AT MOREHEAD CITY.

Morehead City, June 12, 1907.

The annual meeting of the Board was held in the Atlantic Hotel, President Thomas in the chair. Members present: Drs. Thomas, Battle, Way, Anderson, Spencer, Register, Lewis (R. H.), and Colonel Ludlow.

The minutes of the last meeting were read and approved.

Dr. McCarthy, Biologist of the State Laboratory of Hygiene, read his report. On motion, its consideration was temporarily postponed, with the understanding that a report of the action of the Board thereon would be made to him at the end of the meeting.

On motion of Dr. Speneer, Dr. C. A. Shore was elected Director of the Laboratory of Hygiene, at an annual salary of \$2,000, beginning January 1, 1908.

On motion, the Treasurer was instructed to pay Dr. Mc-Carthy, Biologist of the State Laboratory of Hygiene, the sum of \$500 for the purchase of his typewriter and to cover all claims against the Laboratory for fees for special analyses and for all other claims, as set forth in his report of this date; and it was further ordered that his services be continued until March 1, 1908, at the rate of \$2,000 per annum, beginning June 1, 1907. This was accepted by Dr. Mc-Carthy.

On motion, the salary of the chemical assistant in the Laboratory, Miss Daisy B. Allen, was made \$75 a month, beginning July 1, 1907.

The Secretary having called attention to the fact that the terms of office of all the members of the Board of Embalming, by limitation or by change in the personnel of the Board of Health, had expired, Messrs. Harry and Simpson, embalmers, having held over, the following were elected as members from the Board of Health:

Dr. J. Howell Way, Waynesville; term expires 1909.

Dr. E. C. Register, Charlotte; term expires 1908.

Dr. R. H. Lewis, Raleigh; term expires 1912.

The Secretary was instructed to prepare resolutions of appreciation of the valuable aid extended to the Board of Health in its laboratory work by the State Board of Agriculture and to make them a part of these proceedings.

The President was requested to appoint, at his convenience, the committees for the inspection of the public institutions of the State.

Adjourned after midnight, to meet again in the morning.

RICHARD H. LEWIS,

Secretary.

Morehead City, June 13, 1907.

The Board reassembled with the same members present as the night before.

On motion of Colonel Ludlow, the Secretary was instructed to obtain a United States Geological Survey field outfit for water analyses, with the necessary supplementary apparatus for the bacteriological examinations of water supplies, and to employ in emergency a suitable man to make the examinations whenever in the opinion of the Engineer and the Secretary it might be deemed advisable.

On motion, Colonel Ludlow and the Secretary were elected delegates to the American Public Health Association.

The term of office of the Secretary having expired at this meeting by limitation, Dr. Way nominated the present incumbent and moved that the Present be instructed to cast the ballot, there being no other nomination. The motion was carried, the President east the ballot of the Board and the present incumbent was re-elected for a term of six years.

The Treasurer presented his reports, with vouchers, for the Board of Health and for the Laboratory of Hygiene. Colonel Ludlow and Dr. Anderson were appointed by the President a committee to audit the same.

The engineer of the Board was requested to continue his supervision of the public water supplies.

The auditing committee reported that they had examined the accounts of the Treasurer and found them correct.

On motion, the Board adjourned to meet at 12 M. to-morrow in conjoint session with the State Medical Society.

RICHARD H. LEWIS,

Secretary.

#### CONJOINT SESSION

WITH THE

# STATE MEDICAL SOCIETY AT MOREHEAD CITY,

JUNE 12, 1907.

The conjoint session of the State Board of Health with the State Medical Society, according to custom, was held at 12 M. on June 12, the second day of the meeting of the Society. Dr. George G. Thomas, President of the Board of Health, in the chair.

REPORT OF THE SECRETARY.

The Secretary read his annual report, as follows:

ANNUAL REPORT OF SECRETARY OF THE NORTH CAROLINA BOARD OF HEALTH, MAY 1, 1906, TO MAY 1, 1907.

During the past year we have suffered no special ontbreak of disease and the health of our people in general has heen about as usnal. A detailed statement of the work of the Board will be found in the Eleventh Biennial Report, which has been for months and still is in the hands of the printer. A copy will be sent to any one asking for it as soon as it is published.

The work of your Secretary has been for the most part of the usual routine character, special attention having been paid to the further distribution of the pamphlets on the prevention of tuberculosis. The indications are that the wide circulation of this publication has made an impression upon our people and has been of real assistance in the campaign against this most fatal of all our diseases. I am satisfied that the plan adopted of sending the pamphlet direct to the individual, with a letter urging him to read it and to assist in its distribution, has added much to its effectiveness. Over 100,000 copies have been mailed to date, and I am confident that no expenditure of our meager appropriation has brought forth better results than that paid out for the postage on this pamphlet.

With January came the meeting of the General Assembly, which is always a period of mingled hopefulness and anxiety. While the attitude of the last Legislature was, perhaps, less friendly to our license law than has been the case for many sessions, its interest in the public health was more pronounced than nsnal—an interest that was not simply academic, but one that did something worth while. In *The Bulletin* for April I printed all the acts of general

interest bearing on the public health, both directly and indirectly, but it may not be amiss to refer again in this place to the more important.

The act creating the State Laboratory of Hygiene, which carried no annual appropriation from the general fund for its support, was so amended as to give it two thousand dollars annually; at the same time increasing the annual tax of sixty dollars upon water companies by four dollars. This latter does not materially increase the income of the Laboratory, but all the companies would not pay expressage on water samples, and the four dollars were added to cover that. With the tax from the water companies, now numbering fifty-one and gradually increasing year by year, the income will be sufficient, with the money on hand, to adequately equip and conduct an excellent laboratory without outside help. In this connection it is proper to call attention again to the fact that without the generous aid given us by the Board of Agriculture we, in all probability, would not have had any laboratory at all. It should be remembered that at first the Board of Agriculture had biological analyses of drinking-water made for us in their laboratory free of chargeuntil the water tax was obtained four years ago-and that since that time it has, in addition to furnishing the Laboratory with gas and water, paid \$750 a year towards the salary of the Director, I hope suitable acknowledgment of the enlightened liberality of the Board will be made by the conjoint session. The report of the Director for the past year is appended.

In order to extend the benefits of the Laboratory as far as possible to the people, an act was passed authorizing the preventive treatment of rabies by the Director—who, in the reorganization, will doubtless be a thoroughly trained medical man—when it can be done without interfering with the legitimate work of the Laboratory proper.

A decided advance in State medicine was marked by the enactment of the bill establishing a sanatorium for tuberculous patients, appropriating \$15,000 for a plant and \$5,000 annually for support. The chief credit for this particular legislation is due to Dr. J. E. Brooks, of Greensboro, who was "the man behind the gun," and the Hon. J. R. Gordon, M. D., member from Guilford of the House of Representatives, who was mainly instrumental in securing its passage. Acknowledgment of this was made by the Board of Directors, of which the Secretary of the Board of Health is ex officio a member, at their first meeting, in the election of Dr. Gordon Chairman of the Board and Dr. Brooks Superintendent of the Sanatorium. While the appropriation is very small, it will provide for a beginning, and as the Superintendent is not only an intelligent and capable physician, but an enthusiast on the subject, I feel confident that it will succeed.

As the competency of our physicians is of the highest importance

to the public health, anything bearing upon our medical license law is of importance to us. During the session of the Legislature bills for the relief of physicians in Cherokee, Clay, and Graham counties and in Chatham County were enacted into laws. In the one ease physicians having diplomas were allowed to practice without license until May 1, 1909, and in the other simply to stand the examination for license without exhibiting a diploma. The reason given for this legislation was the same in both cases—that in the remote, sparsely settled, and physically rough regions physicians so well educated as to meet the requirements of our very high standard had not settled, and that unless such action was taken the people in the affected regions would be without medical aid. While actively opposing the first-named bill for fear it might be an entering wedge threatening the jutegrity of our license law, I could not deny the facts, nor in my own mind deny the inherent reasonableness of the contention in the light of those facts. It was indeed the realization of what we have been anticipating, and I was thoroughly impressed with the importance of devising some means of practically lowering the standard to meet such conditions lest our license law should be emasculated in the near future. As a means to this end I approved, as Chairman of the Society's Committee on Legislation, the passage of a bill authorizing the Board of Medical Examiners to reciprocate with other States in their discretion. I welcomed this bill the more gladly because it enabled me to secure the voluntary suppression by its author of another bill requiring the Board of Examiners to graut licenses to any one presenting a diploma from the American Association of Medical Colleges and a liceuse from any State. As the standard of some States is extremely low, and in nearly all lower than in ours, the passage of this bill would have practically repealed our license law and have undone the work of fifty years for the elevation of our profession and the protection of the people against incompetent physicians. Before the present meeting of the Board of Medical Examiners I addressed a circular-letter to each member of the same, calling attention to the conditions above set forth and to the importance of action on their part to meet them as far as possible, suggesting reciprocation with the lowstandard States when the conditions for this concession demanded it, and also that it would probably be well to lessen the rigor of the examination somewhat by granting certificates on the brauches passed, and thereby encourage men to come a second time and finish up successfully rather than give up in despair and take the chances of practicing illegally. I was, therefore, much gratified to learn from President Kent, who stopped over in Raleigh on his way to the meeting for the purpose, that he had secured from the Assistant Attorney-General an opinion to the effect that it would be legal for his Board to grant a license and to require the recipient to sign a contract to restrict his practice to a certain county or section, the Assistant Attorney-General writing out the form of the said contract. The judicious use of this privilege will, I think, solve the problem,

#### SMALLPOX.

I am very glad to state that smallpox has been very much less prevalent. In 1905 the total number of cases was 7,375 with 31 deaths; in 1906, 6.049 cases and 17 deaths, while during the year ending May 1, 1907, the total number of cases was only 1,897 with 6 deaths. The following is a tabulated statement of the disease by counties:

SMALLPOX REPORT, FROM MAY 1, 1906, TO MAY 1, 1907.

Counties.	Nur	nber of Ca	ses.	Number of Deaths.		
GOUNTIES.	White.	Colored.	Total.	White.	Colored.	Total.
Alamance	24	74	98			
Anson	10	10	20			
Ashe*	15		15			
Bertie	5	11	16			
Bladen*	12	3	15			
Brunswick	5	30	35		2	
Cabarrus	1	6	7			
Carteret	2		2			
Catawba	1		1			
Chatham	12	15	27			
Cherokee	2	1	3			
Chowan*	100	200	300			
Cleveland	4		4			
Columbus	1	1	2			
Cumberland	19	4	23			
Currituck	22	7	29			
Davidson	6		6			
Duplin		12	12			
Durham	64	50	114			
Forsyth	24		_ 24			
Franklin*	9	*91	*100			
Gaston	10	4	14			
Granville	2	5	7			
Guilford	5	94	99			
Halifax	2	1	3			

#### SMALLPOX-CONTINUED.

	Nur	nber of Ca	ses.	Nun	ber of De	aths.
Counties.	White.	Colored.	Total.	White.	Colored.	Total.
Harnett	18	4	22	1		1
Hertford	15	30	45		1	1
Lincoln	17		17	1		1
Martin	20	100	120			
Mecklenburg	4	4	8			
Moore	4	23	27			
Nash	10		10			
New Hanover		1	1			
Northampton		3	3			
Orange	25		25			
Person		1	1			
Pitt	13		13			
Randolph	26	65	91			
Richmond*	7	6	13			
Robeson	10		10			
Rowan	3	2	5			
Rutherford	4		4			
Stanly		1	1			
Vance	8	5	13			
Wake*	67	272	339			
Warren	4	2	6			
Washington*	8	20	28			
Wayne		190	190		1	1
Total in forty-eight counties	620	1,348	1,968	2	4	6
Death rate, per cent,				.003	.002-	.003

^{*} Estimated.

In compliance with the instructions given the Secretary at the meeting of the Board the night before, he presented the following resolutions of appreciation of the great service rendered the cause of the public health by the State Board of Agriculture in having made for the Board in its laboratory sanitary analyses free of charge for two years and upon payment by the Board of Health of half the salaries of

the Biologist and his assistant for four years longer, the Board of Agriculture defraying all other expenses of the laboratory, which were unanimously adopted:

Resolved, by the North Carolina Board of Health and the Medical Society of the State of North Carolina in conjoint session assembled:

- 1. That as the special custodians of the health and lives of our people they desire to place on record their appreciation of the generous assistance in preventing disease, given by the State Board of Agriculture in the use of its laboratory, including the services of its bacteriologist, for making analyses of driuking-water suspected of causing typhoid fever, and other hygienic analyses, bearing all the expenses for two years and fully half for four years more, until funds could be secured for its support.
- 2. That the benefit to our people in the prevention of typhoid fever alone has, if computed in terms of dollars, exceeded many times over the amount expended, and they owe a debt of gratitude to the Board of Agriculture that should ever be remembered.
- 3. That these resolutions be spread upon our records and that a copy be sent to the Commissioner of Agriculture, with the request that he transmit it to his Board at its next meeting.

[Owing to the failure of the stenographer employed by the Medical Society to furnish his report to the Secretary of the same, there is no record of the discussions.]

# MINUTES OF THE ANNUAL MEETING AT WINSTON-SALEM.

WINSTON-SALEM, N. C., June 16, 1908.

Annual meeting. Present: Drs. Thomas, Anderson, Way, Spencer, Register and Burroughs, Colonel Ludlow and the Secretary.

The minutes of the last meeting were read and approved.

Dr. Shore, Director of the Laboratory of Hygiene, read his report.

On motion of Dr. Spencer, the Secretary was authorized to employ an assistant bacteriologist.

The Secretary stated that by allowing part of her time to the Laboratory, he had reduced the cost of the stenographer to the Board from \$35 to \$25 a month.

On motion of Dr. Way, the Secretary and such other members as may attend were appointed delegates to the next meeting of the American Public Health Association, their expenses to be paid, if there should be money enough in the treasury after meeting the regular charges thereupon.

The President was authorized to appoint, at his convenience, committees to make the regular inspections of the State institutions.

Drs. Spencer and Register, who were appointed as auditing committee, reported that they had examined the accounts of the Treasurer and found them correct.

On motion, the Board adjourned, to meet in conjoint session with the State Medical Society at 12 M. to-morrow.

RICHARD H. LEWIS,

Secretary.

### CONJOINT SESSION

WITH THE

# STATE MEDICAL SOCIETY AT WINSTON-SALEM.

JUNE 17, 1908.

The State Medical Society was called to order at 3:30 with the President, Dr. J. Howell Way, in the chair.

THE PRESIDENT: The Society will be in order. We will now have the conjoint session of the State Medical Society and the State Board of Health. Gentlemen, I present the President of the State Board of Health, Dr. George G. Thomas, who will preside over the conjoint session.

Dr. Thomas: The conjoint session is now open for business. We will be glad to have the report of the Secretary.

# ANNUAL REPORT OF THE SECRETARY OF THE NORTH CARO-LINA BOARD OF HEALTH—MAY 1, 1907, TO MAY 1, 1908.

The health conditions of our State during the past year have been marked by nothing out of the common run, and the work of your Secretar, has been chiefly routine. There have been some small epidemics of typhoid fever, and an investigation by the Board was requested by County Superintendent of Health Evans of one at Council, in Bladen County, and by Mayor Montgomery, of Reidsville, of an outbreak in that town. The former was investigated by President Thomas and the latter by Engineer Ludlow. Their respective reports are appended.

Tuberculosis has lost nothing in importance or interest. Our distribution of literature on the subject has, I believe, borne fruit in the education of the people as to the best methods of preventing its spread. In August last, at the request of the authorities, a committee of the Board visited the State Hospital at Morganton and advised with the management as to the location of special quarters for tuberculous patients. Their report is appended.

Although not under the control of the Board of Health, its Secretary is, ex officio, a member of the Board of Directors of the State Sanatorium for Tuberculosis, and a review of the health conditions of the State would not be complete without reference to it. Its establishment was authorized by the last Legislature, but it has been unavoidably delayed by the inability to secure a site suitable to the permanent establishment of so important an undertaking. Fortunately,

the necessary abandonment of one or more locations fixed upon, owing to the inability to secure a sound title, finally resulted in the selection and purchase of as nearly an ideal site as can well be imagined. Situated in the sandhills of Cumberland County, about eight miles from Aberdeeu, it is traversed by the Aberdeen and Rockfish Railroad, and is, therefore, easy of access. The purchase contains about nine hundred acres, and its highest point, which has been selected for the location of the buildings, overlooks a wide panoramic view of at least three-fourths of a circle of miles upon miles of rolling pine forest. Work has been begun on the buildings, and it is hoped, I am told by Dr. Brooks, the Superintendent, that patients can be received in the early fall.

The International Congress on Tuberculosis, which is to meet in Washington, September 21st to October 12th, is an event of worldwide interest and will well repay a visit. I hope that many of our health officers and physicians will attend.

Smallpox has been slightly more prevalent thau during the preceding year, the record being 2,011 cases, with 8 deaths, against 1,968 cases and 6 deaths in 1906-07. During the past year the disease has been much more prevalent among the whites than among the negroes, which is just the reverse of the year before. To state it accurately: In 1906-07 there were 620 white cases, with 2 deaths, and 1,348 colored cases, with 4 deaths; while during the past year there were 1,168 white cases, with 6 deaths, and 842 colored cases, with 2 deaths. The number of counties infected was just the same in each year—48. Owing to its continued mildness, and the fact that it has become such an old story—just ten years old—it produced little concern and practically no interference with business. The following is a tabulated statement, by counties:

SMALLPOX REPORT, FROM MAY 1, 1907, TO MAY 1, 1908.

COUNTIES.	Nur	nber of Ca	ses.	Number of Deaths.			
COUNTIES.	White.	Colored.	Total.	White.	Colored,	Total.	
Alamance*	75	60	135				
Alleghany	6		6				
Beaufort	2	5	7				
Bertie	6		6				
Buncombe		3	3				
Burke	4		4	*******			
Cabarrus	89	22	111				
Catawba	1		1				
Chatham	20	3	123				

# SMALLPOX-CONTINUED.

				1			
COUNTIES.	Nur	nber of Ca	ises.	Number of Deaths.			
GOUNTIES.	White,	Colored,	Total.	White.	Colored.	Total.	
Chowan	100	100	200		1	1	
Cleveland	8		8				
Columbus	2	1	3				
Cumberland	1		1				
Currituck	32	17	49				
Davidson	7		7				
Davie		55	55				
Durham	1	1	2				
Edgecombe*	12		12				
Forsyth	14	192	206				
Gaston	6		6				
Gates		5	5				
Guilford	109	72	181	2		2	
Halifax		1	1				
Harnett	9	4	13				
Iredell	10		10				
Jackson*	75		75		-		
Johnston	150	75	225	1		1	
McDowell	3		3				
Madison	37		37				
Mecklenburg	16	5	21				
Mitchell	40		40	Transaction in			
New Hanover	9	19	28				
Nash	2		2				
Orange	5	25	30				
Pasquotank	· ·	2	2				
Pender	3		3				
Randolph	14		14			./-	
Robeson	4		4				
Rockingham	3	59	-62				
Rowan	48	45	93				
Rutherford	11	5	16				
Sampson	2	1	3			100	
Wake	29	51	80				
		6	6				
Warren		6	6				

## SMALLPOX-CONTINUED.

White I was a second	Nun	nber of Ca	ses.	Number of Deaths.			
Counties.	White.	Colored.	Total.	White.	Colored.	Total.	
Watauga	20		20		1	1	
Wayne	35	4	39	1		1	
Wilkes*	125	5	130	2		2	
Wilson	3		3				
Yadkin	20		20				
Total in 48 counties	1,168	843	2,011	6	2	8	
Death rate, per cent				.5	.2	.39	

^{*}Estimated.

In compliance with the instructions of the Board, I have prepared a new and up-to-date edition of Instructions for Quarantine and Disinfection, and it will be mailed to all the physicians of the State as soon as I can get a complete and accurate list of them. This work is now in progress.

The chief and most important work of the year has been the reorganization and refitting of the State Laboratory of Hygiene, which,
while a separate entity, is placed by the law under the control of the
State Board of Health. Upon the retirement of Dr. McCarthy, we
were fortunate in securing as Director of the Laboratory a man well
educated academically and well trained technically, an M. S. of our
own University and an M. D. of Johns Hopkins, with a biological
laboratory experience of nearly ten years—Dr. C. A. Shore, who, by
the way, is a citizen of this goodly town. We have been likewise no
less fortunate in securing as chemist Miss Daisy B. Allen, who, I am
assured by Dr. Herty, professor of chemistry at the University, has
never been excelled, if equaled, by any graduate of that department
during his incumbency. Thanks to the generosity of the Legislature,
we were enabled to thoroughly refit the Laboratory with the most approved apparatus, and first-class work can be expected.

Those who have read the monthly Bulletin regularly will remember that the last General Assembly authorized the preventive treatment of hydrophobia by the Director of the Laboratory, when the Board of Health should think it wise to undertake it, provided the funds at their disposal sbould justify it without interfering with the regular work. With the \$2,000 annually appropriated by the last Legislature, in addition to the tax on public water companies, I helieve this could now be done, to the great relief of many of our poorer citizens, unable to afford the expensive treatment of the various Pasteur institutes. This, however, would necessitate the employment of

a competent assistant, as the director, even now, has all his time occupied in the general work; but we can now afford it, and we recommend it. The report of the Director of the Laboratory accompanies this. As the Laboratory is intended for the benefit of the people, through the medical profession, it is hoped that the physicians will freely avail themselves of its help.

Dr. Thomas: Gentlemen, you have heard the report. Are there any remarks thereon? Then, if there is no objection, the report will go on file.

Gentlemen, it is my pleasure to introduce to you Dr. Charles Wardell Stiles, Ph. D., Chief of the Department of Zoology of the United States Public Health and Marine Hospital Service, who will give you a special address on "Soil Pollution, with special reference to Hookworm Disease."

Dr. Stiles: Before passing to the reading of my paper I wish to say that Surgeon General Wyman sends his best regards to the Association, with his best wishes for a successful meeting.

I have taken the liberty of changing my paper somewhat, although I shall speak on the same general subject as in the program. The title of my paper reads:

# THE MEDICAL INFLUENCE OF THE NEGRO IN CONNECTION WITH ANEMIA IN THE WHITE.

MR. PRESIDENT AND GENTLEMEN:—In responding to your kind invitation to return to North Carolina and to address your meeting, I invite your attention to a certain phase of the same subject upon which I spoke before you several years ago. In my former address I discussed the general subject of hookworm disease. To-day I wish to speak on the negro as a factor in the spread of this malady, and his resulting influence upon the health of the white race. In bringing this subject before you, it is needless for me to state that I appeal to no race prejudice, but that I simply bring forward certain harsh, cold, scientific facts, which must be faced, not only in the interest of the white, but in the interest of the negro as well.

As many of you know, I have for some years past been especially interested in studying medico-zoological conditions in the rural districts of the South, and this work has led me to spend about a year living among the tenant whites. During these studies I have made

inquiries among all classes of people regarding their ideas relative to the origin of the present impoverished fluancial and physical condition of the "crackers," "sandhillers" and "harrenites," and the information obtained, combined with my own investigations, has led me to a conception of these people which is not altogether in harmony with the general opinion entertained regarding them. So far as I can analyze the subject, these people are the joint product of certain medical and industrial conditions, as follows:

In ante-bellum days, if a mau was wealthy enough to own slaves, he was wealthy enough to own good plantation land. If not wealthy enough to own slaves, it is not reasonable to assume that he could buy the better class of farms. The latter people, therefore, would naturally be forced into the poorer lands, if owners, or to serve as overseers, to hecome tenants and, in general, to compete with slave labor. Such seems to me to be the most reasonable of the several explanations I have heard regarding the origin of these people. In different parts of the South they are known as "shad-bellies," "poor Bukra," "poor whites," "crackers," "sandhillers," "sand Billies," "barrenites," "boor Johns," etc.

The old-time negro had a great contempt for the white mau who could not own a slave, and this contempt culminated in the expression, "poor white trash." This same contempt is reflected in the negro song, "I'd rather be a nigger than a poor white man."

The expression, "poor white trash," has become very well known, despite its offensive character, and, unfortunately, the average more fortunate whites, both those who know these people and those who have not seen them, have too commonly allowed their judgment of these people to become somewhat clouded by the judgment formed by the old slaves. In fact, very few persons have any sympathy for these people, who have been repeatedly referred to in my presence as "lazy," "shiftless," "good for nothing," "indolent," "untrustworthy," etc. One Southerner whom I recently met stated that be bad had twenty-five years' experience with them, and that he cousidered "they were not worth trying to help." He was kind enough to inform me that I was wasting my time in living among them and studying their conditions. This reflects in an exaggerated form the average opinion I have encountered during my studies among these people, now carried on at various intervals for nearly six years, the total study amounting to about one year's time.

Actual experience among them for the purpose of scientific study, and actual association with them, involving sleeping in their homes, board with the "dirt eater" and "snuff dipper," playing with their children, visiting their schools, seeing them on farms, in mines, in mills, hospitals and orphanages, have led me to a conception of them which is different from the opinions just mentioned, and I am forced to take radical issue with any person who looks upon them as "lazy,"

"indolent" or "good for nothing," and I cannot refrain from expressing surprise that any man should have twenty-five years' experience with them and use so little intelligence and acumen as to come to the conclusion that they are "not worth trying to help."

Since these people are peculiar to the South, in order to understand them it is necessary to understand certain other factors which are peculiar to this same region. There are three factors in particular which come into consideration, namely: (1) the area under discussion presents the most intense negro population of any part of the country; (2) this area also presents the area of most intense hookworm infection; and (3) the same area presents the most intense malaria infection of any portion of the country. The question now arises:

Iu what relation do these four factors (the tenant white people, the negroes, hookworms, and malaria) stand to oue another?

I need not argue to you the fact that both hookworm disease and malaria are found both in the white and in the negro, for this is well established. I may, however, invite your especial attention to an important point, too often overlooked, namely, that these two great anemia-producing diseases which are so severe on the white are relatively less severe on the negro race. This fact, that the negro presents a relative immunity to the physical effects of these two infections which are so common to his race, is one of very great importance, for it points us to a couclusion from which there is no escape, namely, that the negro race forms a great reservoir for the supply of these infections.

Take malaria, for instauce. It is a well-established fact that the malaria parasite is exceedingly common in the blood of negroes. It is a fact of common knowledge, which can be easily verified by any doubting Thomas, that the negro does not trouble himself very much to screen against mosquitoes. What is the result? Since the uegro does not suffer from the effects of this infection so severely as does the white, the negro is not so likely as the white to come under medical treatment; accordingly, he is more likely to form a source of infection to the mosquito; add to this the fact that he does not screen against mosquitoes so much as does the white, and it is clear that relatively he forms a greater source of infection to the mosquito than does the white. Now, let a white man take what precautions he will against malaria in his family, the mosquitoes in the negro's house on the back street still form for this white mau's family a source of dauger, over which he has practically no coutrol. The couclusion is evident: Theoretically and practically, the negro race, living side by side with the white race, is, when viewed from the standpoint of malaria, a great aud serious reservoir of infectiou.

Take next hookworm disease. A given infectiou with this disease may put a white person in his grave or may make him so sick that he remains at home, and it is likely to bring him under medical treatment. Thus this infection is either brought to an end or it is more or less confined to the immediate premises of this particular family.

That same infection will produce less serious physical results on the negro, who will, therefore, not be so likely to be confined at home, and he will not be so likely to come under medical treatment. The conclusion naturally is that, relatively, the negro is, and from theoretical conditions necessarily must be, a greater spreader of hookworm disease than is the white man.

The immense importance of this latter fact can be seen when we compare the white and the negro as a soil polluter. In this connection I would state that I have collected statistics for 366 farmhouses in North Carolina, Sonth Carolina, Georgia and Alabama, and I find that of these 366 cases only 115 houses, or 31.4 per cent, were provided with privies of any sort; in other words, 251 of these houses, or 68.5 per cent, had no privy, and on this account the soil pollution on these premises reached a theoretical maximum. Of the 366 farmhouses in question my records show that 73 were occupied by whites and 83 by negroes, but I have no record of the race of the occupants of the remaining 210 houses. Of the 73 houses occupied by whites 56.1 per cent, or 41 houses, had privies, and 43.8 per cent, or 32 houses, were without privies. Of the 83 negro houses 20.4 per cent, or 17 honses, had privies, while 79.5 per cent, or 66 houses, had no privy. In other words, the theoretical maximum of soil pollution was reached in 43.8 per cent of the houses occupied by whites and in 79.5 per cent of the houses occupied by negroes. From these statistics it would appear that the negro is nearly twice the soil pollnter that the white mau is, and this conclusion is in harmony with what we know of the generally poorer condition of the negro privy, when one is present, and also with the complaints so often made regarding the pollntion of alleys in cities by the negro.

Comparing the white and the negro, numerically, as au inhabitant, we find that in the States of Virginia, North Carolina, Sonth Carolina, Georgia, Florida, Alabama, Mississippi and Louisiana the average ratio is 1,000 whites to 833 negroes. The ratio in these States varies between 1,000 whites to 494 negroes in North Carolina and 1,000 whites to 1,415 negroes in Mississippi.

From the foregoing data it is seen that in the area under discussion we have the following combination:

- (1) Two races (whites and negroes) are living side by side.
- (2) As inhabitants they bear the ratio of 1,000 whites to 833 negroes (a proportion of negroes far in excess of what exists in other States).
- (3) As soil polluters they bear the ratio of 438 (in whites) to 795 (in negroes).
- (4) Two diseases (hookworm disease spread by soil pollution, and malaria spread by mosquitoes) are present in high percentages.

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(5) These anemia-producing diseases are especially severe on the white, but relatively less severe on the negro.

To my mind, the foregoing combination of facts leads inevitably to the conclusion that the white race in the South is living under a hygienic handicap which is not paralleled in any other part of the country, and, were it not for the greater intelligence and better financial condition of the whites, whereby they are able to protect themselves more or less against these diseases by sanitary measures, it would be only a question of a few generations before this handicap would exterminate the whites from those portions of the South which are especially favorable to these infections.

The whites of higher education and in better financial condition are able to protect themselves against this handicap, the burden of which has, therefore, fallen more especially upon that class (namely, the rural white tenant class) which has been kept in financial impoverishment through generations of competition with negro labor; and the result is exactly what theory demands it should be, namely, the present impoverished physical condition of so many thousands of the tenant white people, especially those living in the sandy and mountainous districts, where the sanitary arrangements are so inferior.

The physical condition of these people can be appreciated only by persons who have been among them. Those of ns who have lived among them need not be surprised to find their blood from 10 to 70 per cent below normal, nor need we be surprised, upon entering a poor farm hovel, to foresee death, in many instances, in 40 per cent of the children (namely, 2 of the 5, or 4 of the 10 children of the family) before they reach twenty-one years of age. I visited one farm on which I found father, mother, five children, and fifteen children's graves. I asked the physician what had killed these fifteen children, and he replied: "I do not know what the disease is, but if you can tell me what is killing that girl there, you will know what killed the other fifteen children." "That girl there" was a severe case of hookworm disease, in the dirt-eating stage. Think of it, gentlemen; 75 per cent of the rising generation of this family had already paid the extreme penalty of soil pollntion, and one further member of the family already had one foot in the grave!

Gentlemen, let any one call me a theorist if he will, but, in all fairness to the tenant white class of the rural sand and piney-woods districts of the South, let him first see the sights I have seen before hankes fnn of those people and before he jokes about their sick and dying women and children. Before any man who claims to be humane considers these people "lazy," "good for nothing" and "not worth trying to help," let him reflect upon the following statistics, based on about 10,000 examinations I have recently made among this class of people:

- (1) At least 13 per cent (women over 20 years) to 18 per cent (girls 16 to 20 years) of these women of maternity age are suffering from the anemia-producing hookworm disease, which prevents them from properly nourishing their bahes.
- (2) Of the girls under 16 years, at least 18.7 per cent have this same infection, which thus adds a serious strain upon their bodies (in addition to the strain incident to their sex) and which tends to retard their physical development, so that many of them reach maturity two to five years late; and even after they have reached maturity this disease renders them irregular in their menstrual functions.
- (3) Of the hoys under 16 years, at least 24.9 per cent have this same infection, which inhibits both their physical and their meutal growth.
- (4) Of the hoys 16 to 20 years, 20.7 per cent, and of the males over 20 years, 5.8 per cent, show these same symptoms, which decrease their labor capacity and their military efficiency.

Now, my friends, in all kindness, let me submit to you a question for thoughtful consideration: Nearly half a century ago the country freed the slaves, but in these decades that have elapsed since theu what has our country done in order to better the conditions of the tens of thousands of the rural tenant whites who have been kept in financial porerty through competition with negro labor, and in physical poverty through the two great anemia-producing diseases for which the negro forms the great reservoir of infection?

All honor to the few noble men and women who, by great personal sacrifice, are struggling to support efforts looking to a betterment of their condition; all honor to the few physiciaus who have let it he known that they will treat hookworm cases among these people without professional fee; all honor to the Southern cotton mill which is enabling thousands of these people to earn an honest living and thus to uplift themselves. But think a moment. In comparison with what this country is doing for the negro of the South, for the Chinaman in Asia, and for other people of different races, what is our country doing in order to elerate these tens of thousands of people of our own race in our own country?

Does it tend to elevate them if we refer to them as "lazy" and as "good for nothing"? Would it not help them more if we could send to the chain gaug people who indulge in that kind of pseudo-wit?

Gentlemen, there is a rational solution to the problem before us, and I submit to you for consideration a plan which I maintain is well founded from a theoretical point of view, and feasible from a practical point of view. It is the same plan which I submitted a few days ago to the Alabama State Medical Association, and which the Association has unanimously endorsed. It is this:

Let us start out on the general principle that it is much easier to teach children than adults. With this truth in mind, I propose the introduction of a "Public Health Week" into every schoolroom in the South. During this week let us utilize the class in physiology, in order to teach to the children the three great and fundamental principles of public health so important for the South. These principles are:

First. Do not spit on the floor, for this habit spreads tuberculosis and diphtheria,

Second. Do not pollute the soil, for this habit spreads typhoid fever and ground itch, with its resulting hookworm disease.

Third. Protect against mosquitoes, for mosquitoes spread malaria, yellow fever, dengue, and elephant foot.

Besides working through the schools, let us use every other means by which we can carry on a merciless campaign against soil pollution. In the last analysis, soil pollution is an evil in itself; it is in the nature of "malum in se"; it is an "aggravated offense against the public welfare"; hence it should be prohibited and made a crime, and any person guilty of polluting a highway or back alley should be sent to the chain gang.

Let us extend this campaign to the farms especially, and, if possible, persuade, but, if necessary, compel, the farmer to build a sanitary privy and to keep it clean.

Let us appeal to the clergy, to the lawyers, to the husiness men, and especially to the school teachers and the mothers, to join in this campaign. If I can gain the mothers of the South for this movement, and be given a chance to do so, I will agree to practically eradicate hookworm disease from the South in one generation's time, and by this eradication I will agree to elevate the condition of the rural tenant whites.

In conclusion, gentlemen, let me emphasize a very important point in the plan I propose, namely, that it is absolutely necessary to avoid any distinction between the whites and the negroes in this campaign of sanitary education, for—

- (a) The white man who fails to recognize the important necessity of improving the sanitary conditions under which the negro is living fails to go to the root of the evil, and he unconsciously invites disease and death, especially to the women and children of his own race; while—
- (b) The negro who fails to recognize the important necessity of improving the sanitary conditions under which the negro is living overlooks the fact that he is placing a very serious handicap in the way of a higher mental development of his race; for the point must not be forgotten that hookworm disease, in addition to its physical effects, to which the negro is relatively immune, has also a serious effect upon the mentality, and it has not been shown that the negro is immune to this latter effect.

Dr. Thomas: I would like to say that I owe Dr. Stiles an apology for my error in introducing him. He is well known to this Society.

Dr. Julian: I am sorry that I did not get here in time to hear this very valuable paper of Dr. Stiles'; but some years ago Dr. Stiles came to my town and assisted me in eradicating hookworm disease at the Thomasville Orphanage. At the time he assisted me he was satisfied the box privy was the source of the epidemic. I reported the matter to the trustees. We pulled down the box privies, dug a deep well, have water throughout the building, and after a few months we have never seen a case of the disease.

Dr. Lewis: I wish to eall to the attention of the Society that the Laboratory, as it already knows, is ready to make examination of the fæces. All they have to do is to write the Laboratory at Raleigh for a container and send a sample of the fæces to the Director of the Laboratory.

DR. JULIAN: The examination is very easily made by any doctor who is acquainted with the microscope, by introducing the finger into the rectum, getting a small amount of the fæces, placing it on the slide, and in a few drops of water.

Dr. Thomas: We will now have an address by Dr. Tait Butler, State Veterinarian of North Carolina, on

# OUR MILK SUPPLY AND SOME OF IT'S RELATIONS TO PUBLIC HEALTH.

In accepting the invitation of your Secretary, Dr. Lewis, to read a paper at this meeting on the public or market milk supply of the State, I did so with a distinct purpose in view. It is, perhaps, telling no secret, and it is certainly not meant offensively, if I state that the average practicing physician is none too familiar with the real problems involved in putting into the hands of consumers a wholesome milk supply. But this, in my opinion, is not of great importance. It is not necessary, however desirable, that the physician possess expert dairy knowledge or that he be capable of performing the duties of a scientific dairy inspector. A much more important matter, as affecting any effort for the improvement of our milk supply, is that he have a full and accurate knowledge of the real importance of pure milk for the consumption of those under his care.

Many of those here have given special study to this subject. Others who are investigators have full knowledge regarding certain phases of it, but the general practitioners have not given that attention to the subject which its importance demands. Moreover, the general practitioner gets closer to the public thau any other man, and it is through him that the general public can be best reached; therefore, in this paper I have decided to talk to the general practitiouer and to assume the part of an agitator rather than an educator.

All freely admit the importance of a wholesome wilk supply as a general proposition. But how many know fully and accurately the awful results of our criminal neglect in the past along this line? How many have an accurate knowledge of the quality, or lack of quality, of the milk now being sold throughout the State? How many realize the full measure of filth which it carries, and what that means in misery and death to the innocent babes who must consume it?

Gentlemen, it is not the ravings of a fanatic nor the extravagauce of a sensationalist, but a conservative statement of terribly serious facts when I say to you that the almost total ignorance of dairy science on the part of our milk producers, the lack of kuowledge of what constitutes first-class milk, and the care it should receive on the part of consumers, and the almost criminal indifference and inertia of the medical profession, who are the accepted guardians of the public health, are seeds, the awful but legitimate harvest of which are ill health, miscry and death to hundreds upon hundreds of iunocent consumers during our long, hot summers.

The indifference of the public generally, and the indifference and inactivity of the medical profession in particular, along the lines of milk and meat inspection, are little short of tragic, and I wish I might say something that would help, in a small way at least, to arouse and increase interest in this long-neglected branch of sanitation.

There are three general ways in which the milk supply may have a direct relation to the public health:

- It may be a means of carrying and transmitting disease from man to man—such, for instance, as typhoid fever, diphtheria, scarlet fever, cholera, etc.; but of these phases of our subject I shall take for granted you are better informed than I, and omit their discussion.
- 2. Milk may be a meaus of carrying and transmitting disease from cows to man, such as tuberculosis, authrax, foot and mouth disease, cowpox, etc. Of these, one alone is common—tuberculosis—of which I shall have something to say later.
- 3. Milk may cause disease in man by conveying disease-producing agents or materials, such as filth and the conditions which it favors for the growth of bacteria and the development of toxins and other deleterious substances; also the products of mammitis and other septic troubles.

Of the distinct diseases affecting the cow, which also affect man and which may be communicated from one to the other, tuberculosis is of first importance.

When Koch discovered the bacillus of tuberculosis and proclaimed the identity of bovine and human tuberculosis, there was little hesitancy in accepting a conclusion so closely in harmony with the experience and observation of scientific workers in both human and veterinary medicine. Later investigators called attention to the difficulty in transmitting human tuberculosis to bovines, and still later the fact was pointed out that the bacilli from boyine and human sources often possessed morphological and cultural peculiarities sufficient to differentiate them; hut when Koch followed, in 1901, with the remarkable declaration that bovine and human tuberculosis were different and not intercommunicable, few scientific investigators were willing to accept the dictum on the insufficient evidence produced, and at once investigations were started all over the civilized world to determine the truth or falsity of Koch's declaration. In the meantime progress towards preventing the communication of bovine tuberculosis to man received a decided sethack.

The results of the investigations, stimulated by Koch's dogma, indicate, as clearly as the nature of the case will permit, that bovine tuberculosis may be and is communicated to man.

It has been shown that the hacillus from human tuherculosis is capable of producing tuberculosis in many animals, but for no animal, unless man is the sole exception, is it so virulent as the hovine germ. If the hovine bacillus is more virulent for all other animals, including monkeys and apes, it very logically follows that it probably is also more virulent for man than the human bacillus.

Of course, Koch has not recanted. He still maintains the position taken in 1901, but the fact is now pretty generally recognized that bovine tuberculosis may be a source of danger to man.

The next question to arise was, naturally, To what extent is bovine tuberculosis a source of infection to man?

In their efforts to show that bovine tuberculosis was rarely communicated to man, the fact of the greater frequency of pulmonary than abdominal tuberculosis was pointed out, and the claim that intestinal tuberculosis of children, the greatest consumers of milk, was rare, were made much of.

Recently much evidence has been developed showing that intestinal or abdominal tuberculosis of children is not so rare as claimed by those who maintain that bovine and human tuberculosis are not intercommunicable.

And still further to the dismay of those who cling to old beliefs because they are old, even the time-honored assumption that the chief mode of entrance of the infection agent is through the inhalation of germ-laden dust particles has been challenged and met with an array of facts and reason which may well receive serious consideration by all those interested in the question of the relation of the milk supply to the public health.

It has been clearly shown that the introduction of the bacillus into any part of the hody—blood vessels, intestines, abdominal cavity, or even a part so remote as the tail of the cow—is generally followed by thoracic tuberculosis, instead of necessarily tuberculosis at the point of entrance or of nearby organs.

Again, when tuberculosis of the intestines is found, especially in children, the bovine germ, which may be recognized, is frequently found in these cases of human tuberculosis. Is this not more than passing strange if the bovine germ does not produce tuberculosis in the human?

In short, recent investigations show plainly that not only is bovine tuberculosis communicated to man, but that this is probably not so uncommon as the comparative infrequency of abdominal tuberculosis was thought to indicate.

To question the old inhalation theory of the entrance of the tubercle germ from sputum, pulverized, is, I know full well, among the medical men here, likely to lessen the respect which you will have for the other statements I may make, but I cannot resist the temptation to state that it never did have any scientific evidence worthy of consideration to support it.

It is an old, well-known fact that drying and sunlight rapidly kill tubercle bacilli. One hour of sunlight will kill tubercle bacilli in transparent layers of sputum, while five hours exposure to sunlight will kill the bacilli in thick opaque layers. Sputum is mixed with mucus, is tenacious and hard to pulverize, unless thoroughly dried. Yet we accept the statement that tubercle bacilli resist this drying and pulverizing process to such an extent that this way, and this way almost exclusively, is tuberculosis thought to be introduced into the human system.—The theory is not only not supported by facts, but is most unreasonable. Furthermore, if the tubercle germs enter by way of the air cells, why is it that tuberculosis starts in the capillaries instead of in the air cells? Why is it that tuberculosis starts in the apex of the lung, where there is a smaller proportion of air cells than in the base of the lungs?

Another discovery has recently been made, namely, that probably before the tubercle bacilli are expelled from the body in any considerable numbers through other channels, they may exist in large numbers in the manure. Years ago, I remember reading in Novy's "Laboratory Work in Bacteriology" that there was a bacillus frequently found in cow manure that stained like the tubercle bacillus—very much like it, indeed, because it probably was the tubercle bacillus.

Now, the chief filth in milk is cow manure. That cowy odor is usually plain, vulgar, filthy cow dung.

In the face of these facts, what is our position? We know that tuberculosis exists in our dairy herds; we know that when tuberculosis exists in a herd, owing to the passage of the hacilli through the udder, and through the iutestines and mauure, which almost always contaminates the milk more or less, milk from such a herd is almost certain to contain tubercle germs. We know that infants, the largest consumers of milk, have intestinal tuherculosis more frequently than adults, and that the bacillus causing this disease is frequently of the bovine type. In short, we know that our neglect to exclude tuberculous cows from our herds is causing the death of many human beings, and yet we are doing nothing, literally nothing, to prove ourselves worthy the title of guardians of the public health.

The tuberculin test is the only means of detecting tuberculosis before the products of the eow are likely to be infective, but we are uot forcing the dairymen of the State to do what is to their own financial interest to do—test their cattle and exclude the tuberculous animals.

Tuberculosis is not over common in this State, except in the dairy herds, and is not as prevalent there as in many States, but it will steadily increase unless controlled. Moreover, if we admit its existence even, and the possibility of its communication to the cousumer of milk, we have no right to stand idly by and permit any human being to take that chance, no matter how small the chance may be.

In my opinion, diseases of the udder and those conditions of milk included under the general term "filthy" are the most fruitful source of injurious effects upon the consumers of milk. All forms of garget, mammitis or other diseases resulting in pus and other inflammatory products entering the milk are unquestionably the source of much of the diarrheal troubles of infants resulting from the consumption of impure milk. Filth, manure from the cows and stables, which is the most abundant and common contaminating material of unclean milk, has not, in my opinion, been given its full share of responsibility for the high death rate from diarrheal diseases, so fatal to young children. Especially is this so in North Carolina.

In short, tuberculosis, diseased udders and filth are the three main sources of danger to the consumers of milk in this State.

How are these conditions to be corrected? In the first place, clean milk is worth more than dirty milk, and it costs more to produce it. Are our people willing to pay for clean milk? I believe we are now paying a price—eight to ten cents a quart—which entitles us to a fairly good quality of milk. If this is not enough to enable the producers to put clean milk on the market, then you, the guardians of the public health, must educate the public up to the point where it will pay for good milk.

In the second place, few of our dairymen know sufficient of dairy science and practice to enable them, unassisted, to put clean milk on the market. The general supply of milk can be improved, but for many years yet cannot be brought up to the standard necessary for the feeding of infants and sick people. Comparatively few men anywhere are able to put such a quality of milk on the market. What is to be done?

First, start here to-day such a campaigu for pure milk as will arouse public opinion, stimulate dairymen to greater efforts, and result in a competent milk inspection and supervision in every town of 3,000 population in the State. This can be done, and will improve the general condition of the milk supply. In every town where the demand will justify let a certified milk commission be established to encourage some one or more men to produce and put upon the market a firstclass milk product. And, last, as a temporary and doubtful expedient, if filthy milk must still be consumed by many, establish under municipal control, where conditions render it practicable, a pasteurizing plant, where all milk below a certain standard must be pasteurized before being sold. Pasteurizing will not make unclean milk clean, but it may lessen its injurious effects. If generally adopted, it is likely to encourage filthy practices rather than correct them. It probably lessens the digestibility of the milk, and is only advisable as the lesser of two evils. As between reasonably clean milk and pasteurized milk, there is no question in my mind of the superiority of the former, but if it is still necessary to put up with dirty milk, then by all means pasteurize. The chief objectiou to it is that its use is likely to prevent as great an effort to secure clean milk as would be made were pastcurizing not practiced.

How is the general quality of the milk supply to be improved?

First, by a proper system of inspection. Three forms of knowledge are requisite for competent milk inspection—first, a knowledge of cows in health and disease—possessed by the veterinarian; second, a knowledge of dairy science and practice, which should be possessed by the so-called practical dairyman, but in our State rarely is; third, a knowledge of milk, bacteriologically, chemically and microscopically.

The milk inspection of a municipality may well be administered by a milk commission; but if so, it should be made up of men chosen for their knowledge of the work. For such a commission a physician, a practical dairyman and a veterinarian are logically competent men. Or the administrative part of the work may be left to the city health officer; but the success and efficiency of any system of milk inspection depends on the efficiency of the inspector and the quality of the laboratory work done.

First, there should be a frequent and thorough veterinary inspection of the cattle. The inspector should also be a practical, scientific dairyman who has had experience in dairying. If it is claimed that such a man cannot be employed, then the milk inspection will fall short of a full sneess just to the extent that the inspector falls short of these requirements.

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Our dairymen are not desirous of putting filthy milk on the market, but they don't know. The inspector must be able to teach and lead, rather than try to force rapid changes.

In most instances too much importance or reliance is placed on laboratory examinations. These are essential, but they will not take the place of frequent and competent inspections of the dairies and the manner of handling the milk. Bacteriological examinations should be made, for unquestionably a high bacterial content is indicative of a high filth content. If there be a high bacterial content, then the inspector must seek the cause and correct it. He must have accurate dairy knowledge and practical experience to do this.

A microscopic examination may be made, for a high leucocyte and streptococci content, with the presence of fibrin, which indicates inflammation of the udder, but this is of most value when examinations are made of the milk of individual cows.

In the city of Raleigh we have a so-called milk inspection, which is practically nothing more than a bacteriological examination and publieity of the results or findings. No competent inspector is employed, no tuberculin test is made of the cattle, and a violation of the regulations does not usually mean any sort of punishment; but, with all this, good has been accomplished. For instance, in 1906, after a complete neglect of duty for three months, the commission was forced to make a pretense of doing its duty by public criticism through the press, and from March 27 to April 27, 1906, fifty samples, the first taken after this period of neglect, gave twenty with a bacterial count of over 1,000,000 per cc. From March 27 to April ... 1907, fifty samples gave seven with a bacterial count of over 1,000,000 per cc. From March 26 to April 28, 1908, fifty samples gave eight with a count of over 1,000,000. In September, 1905, ten samples gave an average bacterial eount of 1.111,500 per cc. In September, 1906, ten samples gave an average count of 846,000 per cc. In September, 1907, ten samples gave an average count of 164,000 per cc. In August, 1906, twenty-three samples gave an average count of 2,570,000. In August, 1907, nine samples gave an average count of 890,000 per cc.

An improvement, but what filth still exists! Fancy, during the months of March and April, milk from three to five hours old, in which sixteen per cent of the samples have from one to two million bacteria to the ee!

A bacteriological examination of milk is of importance, but its chief value is lost unless supplemented by and done in eo-operation with an intelligent dairy and cattle inspection. A high bacterial count means either age or filth, and large numbers of liquefiers mean in all probability filth, and, where dairies are not of fairly good grade, dairy practice rather than age influences most the bacterial count.

We must keep in mind that a healthy cow gives a wholesome product of fairly uniform quality. If the milk is put on the market in bad condition or of greatly varying composition, it means bad dairy practice. Very frequently I hear of this physician or that one who insists that the cow shall receive no cotton-seed meal, or no silage, or some other excellent food is tabooed. I have heard of this sort of thing in our city of Raleigh, and yet our system of handling milk makes it almost certain that the fat content of the milk from any one dairy may vary from 2.5 to 8 per cent.

This has actually occurred, and is due to the fact that milk is sold from a large can instead of being bottled at the dairy. The faucet being at the bottom of the can, and the cream rising to the top, the customers first served get the 2.5 per cent milk, while the last get milk containing 8 or 10 per cent butter fat. No sort of feeding will produce a change of over one-half of one per cent in the butter fat content. In fact, it is doubtful if any effect on the fat content can be regularly and consistently produced by any sort of feeding; therefore, it will avail most to give more attention to the handling of the milk, for it will certainly mean discomfort, if nothing more serious, to any delicate infant to receive 2.5 per cent milk to-day and 8 per cent milk to-morrow.

Good milk will not be put on the market until the dairyman is required to bottle it at the dairy, under proper sanitary and dairy conditions

Some of the points that need attention in our North Carolina dairies are:

- 1. Test all cows with tuberculin, and exclude the diseased ones. The North Carolina State Department of Agriculture will do that free of charge, on certain reasonable conditions.
- 2. Institute an intelligent inspection of the cows, and exclude all those with any disease of the udder.
- 3. Prohibit the selling of milk except in bottles, and require that the milk be kept below a certain temperature.
  - 4. Prohibit feeding during or just before milking.
- Compel dairymen to keep their cattle clean. Cows can be cleaned, but milk cannot.
- Compel dairymen to wear clean clothes and wash their hands before milking.
- Wipe the udders off with a damp cloth and use a covered milk pail.

These can only be brought about by an inspector capable of leading and teaching. We cannot have entirely clean milk at once, but we might have cleaner milk with an intelligent effort.

As an illustration of how the cleanliness of milk is influenced by dairy practice, as indicated by the bacterial count, I desire to present the following charts, the data for which have been taken from bulletins No. 42 and No. 48 of the Storrs (Connecticut) Agricultural Experiment Station.

It has been stated as an excuse for the filthy milk which so many of our dairymen are putting ou the market that, from lack of kuowledge, capital or other facilities, they could not produce and put clean milk on the market. These charts show that certain practices produced a wonderful improvement in the quality of the milk, as indicated by the bacterial count, and yet all these things could be done by our dairymen. They are all simple, practicable and inexpensive.

_	MILKED REFORE FEEDING.	
	MILKED AFTER FEEDING.	
1		

Diagram showing relative bacterial coutent of milk drawu before and after feeding hay and grain.

MILKED BEFORE FEEDING.

MILKED AFTER FEEDING.

Diagram showing relative bacterial content of milk drawn before and after feeding dry corn stover.

NOT BRUSHED.	
BRUSHED.	
15	

Diagram showing relative bacterial content of milk drawn immediately after the cows had been brushed and when no brushing was done at that time.

UDDERS AND FLANE	e widen	
CDDERS AND FEARI	ta wil ED.	
7		
UDDERS AND FLANI	S NOT WIPED.	
		 -
		_

Diagram showing relative bacterial content of milk drawn immediately after the udders and flanks of the cows had been wiped with a damp cloth, and when they were not wiped.

EDUCATED MILKER.	
REGULAR MILKERS.	1
•	

Diagram showing relative bacterial content of milk drawn by an educated dairyman and that drawn by regular milkers.

COVERED PAIL.

OPEN PAIL.

Diagram showing relative bacterial content of milk drawn into a Stadtmueller covered pail and into an ordinary open pail, in a dairy where extra care is given to cleanliness.

COVERED PAIL.			
OPEN PAIL.		-	

Diagram showing relative bacterial content of milk drawn into a Stadtmueller covered pail and into an ordinary pail, in a dairy where considerable care is given to cleanliness.

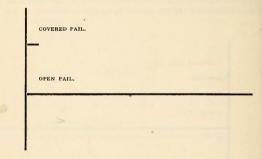


Diagram showing relative bacterial content of milk drawn into a Stadtmueller covered pail and into an ordinary pail, in a dairy where little care is given to cleanliness.

In all of the experiments furnishing the data upon which these diagrams are based, more than ordinary care was taken to follow correct dairy practices. In all experiments, except in the ones comparing open and covered pails, the Stadtmueller covered pail was used, and all other conditions except those being tested were as near alike in all cases as it was possible to make them. In dairies where little

regard is paid to cleanliness the results would still more forcibly demonstrate the effects which the methods of handling the milk has on its cleanliness and the bacterial count.

Dr. Silvio von Ruck, Asheville: I have listened to Dr. Butler's paper with much interest, but he has made many statements which are radical and not proven.

He tells us that tuberculosis is transmitted from cattle to man with great frequency, and even that bovine tuberculosis is the almost exclusive source of infection for man, while human infection through sputum is of little importance.

He has misquoted Professor Koch, who did not state that infection of man by milk of tuberculous cows could not happen at all. Koch announced at the London Tuberculosis Congress in 1901 that he had not been able to produce infection in cattle with tubercle bacilli of human origin; that the human and bovine type of bacillus were not identical; that in the light of the rarity of primary intestinal tuberculosis and reasoning by analogy he did not believe that human infection from bovine sources was of frequent occurrence. He did not deny that it might never occur.

There are two sides to this question, one of which Dr. Butler has entirely ignored; and aside from bacteriologic investigations and animal experimentation, we have much evidence in support of Koch's position. This also requires consideration.

For example, it is well known that in Japan, before foreign eattle were imported, bovine tuberculosis was not prevalent. Further, the number of cattle in proportion to the population is so small that milk is not an ordinary article of diet. Nevertheless, Japan has shown and continues to show as great a pro rata mortality from tuberculosis as other countries. In Sweden and Norway, where almost all children are nursed by their mothers, there is as great a percentage of tuberculosis mortality as in countries where cow's milk is more commonly used for infant feeding. In Berlin records have been kept of the method of feeding infants, and the number of deaths from tubereulosis is equally divided, as shown by statistics cited by Fraenkel, between those who were nursed by the mothers and those who were fed on eow's milk.

There is much more evidence of like character which tends to show that the tuberculosis of eattle is not the great source of danger that has been asserted; but an actual experiment on man has been made, although at the time not with the view of determining this question.

Baumgarten has given us the details of it. Based upon Rokitansky's theory of the antagonism between tuberculosis and eaneer, a number of patients suffering from inoperable malignant disease were inoculated with bovine tubercle bacilli in the hope that their malignant disease might thereby be favorably influenced. All eventually died of their malignant disease, and Baumgarten performed the autopsies. He found no evidence of tuberculosis, and even critical microscopie examinations failed to reveal tubercle or tubercle bacilli.

As Dr. Butler has stated, it has been found that primary intestinal tuberculosis is not quite as rare as was supposed at the time Professor Koeh made his announcement in London, but while the thoracic glands may become affected as a result of ingestion of tuberculous material, this, according to all results and investigations, is rare. It is generally conceded that by whatever route the bacillus enters, be this by ingestion or by inhalation, the first localization occurs in the nearest regional lymph gland. However, since 1901, the subject has been most carefully and painstakingly studied at the Imperial Health Bureau in Berlin and elsewhere, and it has been proven conclusively that in the majority of cases of primary intestinal tuberculosis the tubercle bacilli isolated from the intestine or mesenteric glands were of the human type. Up to the present time the eases in which bovine infeetions have been proven to have occurred in man are about

33 in number, 18 of which have been examined at the Imperial Health Bureau, while 15 are reported by other observers.

Apart from any danger to man from tuberculosis of eattle, the question is of importance from an economic standpoint as well, and if, as appears, the danger to man is but little, it should not be necessary to destroy hundreds and thousands of cattle simply because they be shown to have acquired tuberculosis.

Besides, as Professor Koeh points out, we can protect ourselves from such danger as may exist by boiling the milk and cooking the flesh of such cattle as are or may be tuberculous.

With Dr. Butler's views as to the importance of cleanliness in our dairies, I am heartily in sympathy. Irrespective of the tuberculosis question, clean milk is essential, and for many other reasons we should use our influence to obtain it.

Dr. Burroughs, Asheville, N. C.: Mr. Chairman, I have listened to Dr. Butler's paper with interest. But there are one or two points on which I think that the doctor, as our State Veterinarian, has not been sufficiently explicit.

I wish to state that no tuberculous eow should be milked nor is milked at any dairy that produces healthful milk. The herds are usually tested every six months. And all additions to herds are tested before being allowed to mingle with the cattle already tested.

Dairy cattle of Asheville are under the direct supervision of a veterinary surgeon; and all milk is under the supervision of one man, who tests milk at his will, with full authority to act.

The eattle are kept on the hills and in the valleys a portion of the day and also a part of the night. And the milk is collected twice daily.

The eattle are driven to a large corral with a shed attached to the stables where they are fed. In this shed the cattle are brushed off, and while they are being fed their teats are washed with an antiseptic solution. Following this come the immaculately dressed milkers with strainer pails. The milk is then carried to the chemist, with his assistants, where it is standardized according to the requirements of Mr. Wilson in the Department of Agriculture of the United States Government. The milk is then iced and delivered in sealed glass jars.

One statement made in Dr. Butler's paper I do not understand, and I am certain that other members of the conjoint session do not understand, which I wish the doctor to explain, and it is this: that "thoracic tuberculosis is very frequently contracted from the cow's tail." (Laughter.)

Dr. Butler closes: Just a word in reply to the gentleman's (Dr. Burroughs') thrust. I didn't say it.

I know I didn't cover this subject thoroughly. If I had I would have kept you here until to-morrow morning. I stated in the start I wasn't going to talk to the specialists and investigators, but to the general practitioner.

I could meet Dr. Von Ruck's statistics with statistics if time would permit. I could tell you of investigators who have found as high as 41 per cent of the abdominal tuberculosis of children of bovine origin, but I did not have time to do it or to go into this matter fully.

I wanted to say further—and I thought I made that point clear—that the old idea that you can tell the mode or channel of entrance of the tubercle germ by the location of the lesion is no longer tenable. It is nonsense to say, because you find tuberculosis in the lungs, that the germ necessarily entered through the air passages. I said you could put the germs in the tail of the cow and the chances were the tuberculosis would develop in the lungs, not in the tail. Why? Because tuberculosis is primarily a disease of the lungs, and the germs go to where they like to live. They find the most suitable place for their development. You can inject the tubercle germs into the abdominal cavity, and you may feed them through the month; you may put them into the circulation or into any part of the system, in any way you like, and in the majority

of cases you will get tuberculosis in the lungs. That is what I meant to say. Thank you.

My paper is better explained with the drawings given the Secretary.

Dr. Thomas: Gentlemen, the next subject to be presented is "Pellagra," by Dr. E. J. Wood, of Wilmington, N. C.

#### PELLAGRA.

Pellagra is a disease supposed to be due to an intoxication derived from diseased maize and characterized by a triad of symptoms; symmetrical erythema, gastro-intestinal disturbances, and various nervous and mental manifestations.

Spain was the first country in which pellagra was recognized. This was in 1735, and the disease was regarded as a variety of leprosy. The disease later appeared in Galatia, and later in Castilia, Rome, and Aragon. To-day it is very prevalent in Navarre and Galicia. The name lepra asturiensis was one of the many by which it was known. Next the disease was noted in the northern provinces of Italy. Trapalli, in Lombardy, gave the name pellagra (pelle and agra, rough skin).

At the present time pellagra is very prevalent in Ronmania. In 1882 there were 4,500 cases; in 1888 there were 10,626 cases out of a population of 5,339,650; in 1894, 6,694 cases; in 1896, 19,796 cases; and a more recent estimate places the number above 50,000 cases, who were affected with the disease in some stage. It also occurs in the south of France. Since 1856 it has been present in Corfn. The Asturias are still the chief seat of the disease in Spain. One sporadic case is said to have occurred in England.

When the disease first appeared in Italy it was in the neighborhood of the Lago Maggiorl. During the last century it extended into Emilia and Tuscany. In central Italy it is little known and in southern Italy and Sicily is unknown.

Bouchard describes the disease in Mexico. It has occurred also in Brazil, Argentine Republic, and Uruguay. Many cases have been reported in Egypt and some in South Africa.

The disease has almost disappeared from France, but there are still small areas in the Pyrenees and in Garonne.

Sporadically cases have been seen in the Tyrol, Servia, Bulgaria, Greece, and Asia Minor.

Italy and Roumania are considered the disease centers. In Italy it is endemic. According to a reliable source there were 100,000 cases or 10 per cent of the rural population affected with pellagra.

The disease was supposed not to occur in this country, and many of the best text-books fail to mention it. Probably the first article

on the subject appeared in the Journal of the American Medical Association for July 6, 1907, by Dr. G. H. Searcy. The disease appeared, according to this report, in 1901, in Tuscaloosa, Alabama, but at the time was not recognized. In 1906 there occurred in Mount Vernon, Alabama, 88 cases of acute pellagra, with a mortality of 57 or 64 per cent.

In 1905 the disease was present, unrecognized, in Wilmington. Certainly as far back as 1900 there was a case in Jones County.

Dr. James McKee, Superintendent of the State Hospital for the Insane at Raleigh, has kindly furnished me with notes of three cases under his care, and suggests the possibility of the disease having been present in the institution for a number of years.

Dr. R. H. Bellamy, of Wilmington, at the recent meeting of the American Medical Association reported ten cases.

Dr. J. C. Gilbert, of Hope Mills, in a letter to Dr. Bellamy reports seven cases under his care.

Certainly there have been thirty cases in North Carolina. It is probable, however, that the correct number will run into hundreds, It is also probable that the disease is rapidly increasing. We have many reasons to believe that the disease has existed in North Carolina for some years, but that these cases were sporadic; otherwise the condition would long ago have been recognized. As there has been an increase from a few sporadic cases to a number which is daily increasing, the question of the disease becoming endemic with us must be seriously considered.

Pellagra seems to be generally distributed throughout the South. Merrill reports a case from Colorado, Texas, and Babcock reports nine cases occurring in the Hospital for the Insane in Columbia, S. C.

#### SYMPTOMATOLOGY.

Weeks and even months before the appearance of the erythema of pellagra there may be symptoms which, while usually very indefinite, would lead one in a pellagrous region to make the diagnosis, provisionally, of the disease. There is often progressive weakness, especially of the feet and legs, gastric disturbances and loss of appetite. Roussel regards the loss of appetite and gastric disturbances as complications, and dryness and burning of the mouth with a sensation of heat in the stomach which may develop into a true pyrrhosis as the first symptoms of the disease. Further, he considers voraclous appetite, vomiting, cardialgia and diarrhoea of purely nervous origin. Besides these symptoms there are vagabond pains in the extremities and hack, timitus, weakness of vision, general malaise, especially in the mornings; sometimes pain in the joints. Headache, vertigo and melancholia follow.

In many respects these symptoms are common to the whole group of acute infectious diseases; but still, when headache, vertigo, sensations of weakness, especially in the lower extremities, are present, often accompanied by diarrhea and occurring about the middle or end of winter, our suspicious at least should be aroused.

According to Theodori, about four weeks after these pellagrous symptoms occur the unmistakable signs of the disease appear. This period is often much longer, in some instances being as much as a year.

The first skiu lesion almost always appears in the spring and the parts affected are usually those parts exposed to the suu's rays. Many of the best observers think that as an etiological factor the rays of the sun have little effect. Among these are no less authorities than Procopin and Tuczak, to whose works we are much indebted for our information. Many other writers think that the violet rays are certainly a predisposing cause of the skin lesions, if nothing more. The last word on the subject has not been said. In our cases we are disposed to belittle the solar influence: (1) Because the disease appears with us so early that we can exclude any very intense action; (2) in some cases it appears over the steruum, in the vagina, and in patients who have been in bed for days and weeks with a pellagrous lesion ou the hands and face we see the extension to the feet, even though previous to their admission to the hospital they had not gone barefooted.

The skin lesions usually appear first on the back of the hands over the metacarpal regiou, either with a swelling and a red spot in the eenter or else with a diffuse redness. Oftentimes blebs appear. The blebs contain clear, alkaline serum, which is sterile. After the hands the face is usually more apt to be affected. Here the lesion begins symmetrically either at the outer canthi of the eye or at the angles of the mouth. It is common to have it symmetrically situated on the forehead in two patches, which have a narrow vertical strip of healthy skin between. Beneath the lower lids and at the back of the ueck are favorite places. In the latter situation the lesions extend anteriorly until they nearly meet in front, forming a collar which is higher behind. In our limited number of cases we have found the face and neck lesions much more commonly in females, and especially children. The next spot selected is the top of the feet. Our last case has the two varieties of lesions occurring simultaneously. Just below the external maleolus there is a bleb on both feet, which began as two round, red spots about the size of a fifty-cent piece. In ten days a bleb appeared which, after drying up, left a raw surface. In the same case, over the crest of the tibia, extending downward over the metatarsal region to the lower articulations of the toes, is a diffuse redness much resembling a lymphangitis.

This lesion will probably go on to exfoliation without bleb formation. In some cases the lesion may appear over the sternum, and in two of our cases the labia pudendi were affected by the typical lesion. The disease has been known to make its first appearance o some covered portion of the body, but this is exceptional. In nonof our cases did it appear there until long after its more usual appearance on the exposed parts. In the lesions with blebs there i left a raw snrface which either forms an ulcer or is covered by crusts, which often are gnite thick. The crusts and the weeping ulcerated areas, together with the odor, make a loathsome patient With the beginning of healing, the skin of the face contracts so that in one case there was a marked ectropion and also inability of the lips to cover the teeth. The photograph shows the condition well, but it became much worse as the disease progressed. Usually especially in the dry cases, exfoliation begins after three or four weeks, and as the dead skin comes away a pigmented area is left. This pigment varies from a slight yellowish tinge to a dirty brown or even a chocolate color. The depth of color depends upon the duration of the disease, that is, on the number of the attacks. In addition to the pigmentation, the skin is shining and atrophic. By fall the skin regains more or less of its normal tone, only to be ready for the next attack the following spring. With each attack the skin becomes more atrophic and more pigmented.

#### INTESTINAL TRACT.

With the appearance of the crythema, or soon after, the month becomes affected. The mncous membrane is red and swollen, the lips may be covered with hlisters, and later they become cracked and seared. The tongue is intensely red and the papillæ enlarged, with furrows between. The patient complains often of burning and salty taste in the mouth, often with an increased flow of saliva.

Dr. McKee says the mouth suggests to him stomatitis materna. Salivation is often intense, and in one of our cases we suspected ptyalism. After the skin lesion the month condition is the most constant, and in mone of our cases was it absent. In some cases it subsides after the first few weeks; in others it persists throughout.

In all of our cases the stomach was not affected. Pyrrhosis, eructations, vomiting, anorexia or bulimia, often with extreme thirst, are common symptoms. In some cases the gastric analysis shows an absence of hydrochloric acid, while in others it is normal.

Much more commonly present is obstinate bloody diarrhoa, often of a dysenteric type, usually attended with colic. This diarrhoa is considered by many to be a neurosis, but it is often difficult to believe, judging from the character of the stools.

#### NERVOUS SYSTEM.

Roussel considered the vertigo a very characteristic symptom, and described it as being much like a gastric vertigo. Diplopia and amblyopia are common, but were absent in all our cases. The pupils react acutely to both light and accommodation, and the ophthalmoscopic examination has revealed nothing to us. The patients usually complain of a sensation of heat or cold in various parts of the body. We have attempted to investigate the tactile sense, the sense of heat, cold and pain, but our observations are inaccurate because of the mental state of our patients. The complaint of pain, especially in the shoulders and epigastrinm, is quite common, and noted by us.

Convulsions are quite common and often close the scene. In one of our earlier cases this was so. Tetany is reported by some. We have found a coarse tremor present in a number of our cases. In one, just before death her whole body was in a constant tremor, but could not be accounted tetany.

The condition of the tenden reflexes is more variable. In many of our cases they remained normal. In a few they were absent, though there were no other symptoms of locomotor ataxia. In one case where the reflex had been absent there was a return before death in a rather exaggerated form. In one case it was much exaggerated, and ankle clonus was present. In one case it was present on one side and absent on the other. Usually, in the beginning of the disease it is normal or decreased, but later, when the lesion in the cord has extended, it is apt to be exaggerated. Station is usually good. The gait becomes unsteady, but not ataxic. slight spasticity has been observed. Among the vaso-motor and trophic disturbances is usually included the erythema itself. In addition, we often find paleness of the skin, sensations of cold, "gooseflesh," and muscle atrophy in the shoulder, girdle muscles of the hand, thorax and lower leg. This should not be confounded with emaciation, which is often extreme. The alterations in the tongue and the thickening of the nails may be included under this head.

In Europe "misery and poverty" are counted the chief predisposing causes of pellagra. Just those conditions occurring among the peasantry in Europe are almost unknown with us. Certainly the richest and the poorest buy the same grade of corn-meal. The chief difference here, as we all know, is that the poorer class have less variety and often the food is poorly prepared. We are disposed to think that pellagra with us is not so much a respecter of persons, affecting the well-conditioned as well as the victims of previous disease and poor hygienic surroundings.

It has been shown, especially in Sandeith's Egyptian cases, that the parasitic disease seems to form a very definite predisposing cause. Especially has it been noted that anchylostoma is often present. One the occurrence of malaria in eight of their twelve cases. We have had occasion to consider serionsly this possible relationship. My first ease, which was erroneously reported in the Journal of the American

Medical Association, had a latent malaria and the nunsual condition of a mixed infection with tertian and quartan organisms. Much attention has been paid to the occurrence of alcoholism and syphilis with pellagra. This is unimportant except in so far as these conditions lower the resistance.

The course of pellagra is very variable. In Italy it is no uncommon thing for the outbreak to occur each succeeding spring for twenty years. Each year the patient becomes more wrinkled, more atrophic and more melancholy until, finally, he dies from some intercurrent disease, as broncho-pneumonia or of cachexia.

There recently came under our care a typical case of chronic pellagra which is worthy of note.

Mrs. W.; age 34 years; Jones Connty. Family history negative, save for malaria and typhoid. No history of miscarriages. In the spring of 1906 she was affected with gastro-intestinal symptoms, one month after the appearance of which the erythema appeared on her hand and the lower third of her forearms. In the spring of 1907 the same condition recurred. In May, 1908, the condition made its third appearance, was diagnosed pellagra and reported to me by my colleagne, Dr. Thomas M. Green. Her condition was as follows:

A poorly nourished woman, much older in appearance than the age given. Symmetrically situated on her forehead were two patches of desquamating erythema. These patches are about equal to the size of two silver dollars. The same lesion surrounded both eyes. On the upper lid the lesion was more recent, with the presence of crusts and a weeping surface beneath. This lesion extended into the anterior nares. On the skin below the eyes the lesion was older and there is a slight brownish pigmentation. On the backs of both hands from the finger-nails to the middle of the forearms posteriorly is this same condition of the moist variety. The lesions were especially aggravated over the knuckles and tips of the nlna. The same condition was present on the anterior surface, save for the palms, where there was simple redness without exfoliation. Near the upper margins of the arm lesions was found considerable brownish pigmentation. On the back of the neck was a much older lesion, which had caused a tawny pigmentation. Posteriorly this lesion is about two inches in length, but as it extends anteriorly it becomes narrowed, almost meeting in front. The labia pudendi were affected with the moist lesion.

Heart and lungs were negative.

Spleen and liver negative to palpation and percussion.

Urine showed albumen and granular casts.

Blood showed a simple anemia of moderate degree.

No leucocytosis. Differential leucocyte counts showed no abnormal variations. Blood cultures were taken.

The patient's mental condition became rapidly worse; she refused nourishment, and a restraining sheet had to be used. In her mania she would rub off the crusts, from the arm lesions especially, and the picture that resulted was horrid, with the raw, bleeding snrface and the bedelothing covered with blood and pus.

She died of exhaustion.

Our knowledge of chronic pellagra is limited, fully 75 to 80 per cent of our cases being acnte. It seems remarkable that Lombroso should have had occasion to differentiate this acute or "typhoid" pellagra from typhoid fever. There is certainly no resemblance, except possibly in some of the late nervous symptoms of both diseases.

Our acute cases ran a course from a few weeks to a few months.

As an example of this is the following:
V. S. (colored); 12 years; Wilmington. Referred to us by Dr. W. J.

Bellamy. Family and previous medical histories negative as far as we could

ramily and previous medical histories negative as far as we could secure them, except that at this time she has a sister aged 6 years recovering from the first attack of pellagra. This child is in my care, and is strong and robust.

In Fehrnary she had various vague digestive symptoms before she noticed at the onter eanthi of the eyes a small red spot. This erythema increased in size rapidly, extending over the forehead. It next appeared beneath the angles of the jaw and extended around the neck, meeting behind. The gums were swollen and red and the whole mucous membrane of mouth inflamed. The eruption next appeared on the backs of the fingers and extended upward to the middle of the forearms. The face and both arms were covered, giving the appearance of a superficial burn. The contraction of the skin of the face has been described. From the beginning the bowels have been affected in the form of a persistent diarrhea. The only gastric symptoms have been anorexia and nausea. With the aid of two doses of santonin during the past week she has expelled from the bowels forty-six round worms and vomited one. When first seen a week ago the feet and ankles were cedematous, but this has disappeared and the erythema has taken its place.

Knee jerks were absent, but have reappeared. Skin sensations normal. Pnpillary reaction normal. She complains of cold sensations, weakness, and pain in right shoulder. She is now beginning to be quite delirious at times and falls out of the bed repeatedly.

June 13. The appearance of the face is distressing. The skin lesion seems really to have extended to the eyes. The cornea is dry and there is a marked conjunctivitis. Mucopurnlent material flows from each eye. Both of the lids are so contracted that the eyes have not been covered for over a week; this condition is certainly largely the cause of the terrible state of the eyes.

Belmondo and a number of other observers state that typhoid pellagra never occurs primarily, that it is always the exaggeration of a recurrence in chronic cases. We have seen five cases die in the first attack. The disease must be more malignant than in southern Europe. It is difficult to explain why this should be, except that we know when a disease appears in a new country the death rate at first is always higher. We have examples of that in some of the yellow-fever outbreaks, and better still in the outbreak of measles in some of the Pacific islands, where the mortality was 90 per cent.

The diagnosis of pellagra, after it is well established, is quite easy and does not require yearly recurrences to establish it. In no disease is an early diagnosis more important than in this, as our only hope of effecting a cure is in removing the cause early in the disease.

Ergotism was the first thing thought of in our cases; it was excluded because of an absence of the characteristic numbness, tingling, vascular stasis, and gaugrene of the fingers and toes.

I have had to watch for several days simple sunburn suspiciously in some cases because there is nothing more like it. The crythema of pellagra is described as resembling sunburn almost exactly. Usually, however, the diarrhosa and stomatthis precede.

Pellagra sine pellagra calls for our special attention. Right now we have a number of cases under this suspicion, but we must agree with the authority who rather questions the possibility of such a diagnosis. That such cases have occurred there can be no question, as the best authorities so state it.

The treatment of pellagra so far is not promising. Practically all acute cases die regardless of treatment. In chronic cases that are not far advanced the removal of all corn food, with tonic treatment, together with improved hygiene, often brings about recovery with or without mental deterioration, depending upon the stage of the disease when arrested. Babcock is using successfully atoxyl hypodermically in doses of one to one and a half grains every four to seven days. In much larger doses in the acute affliction it has failed in my hands. Babcock is also using Soamin (Burroughs, Wellcome & Co.) in one grain doses three times a day. In Wilmington we have exhausted the pharmacopæia without seeing any benefit derived by the sufferers.

Dr. Thomas: "Pellagrons Insanity" will be discussed by Dr. John McCampbell, Superintendent State Hospital for the Insane, Morganton, N. C.

SOME OBSERVATIONS OF PELLAGRA IN THIS COUNTRY, WITH SPECIAL REFERENCE TO PELLAGROUS INSANITY.

Pellagrous insanity, as the name implies, is so closely associated with and dependent upon the general systemic disease that its consideration separate and apart would be difficult and hardly profitable, it being in reality only one of the late manifestations of the malady known as pellagra, which has been comprehensively defined by Van Harlingen as a "complex disease characterized by a class of symptoms:

"1. A squamous erythema confined to those portions of the skin which are exposed to the action of heat and light.

"2. A chronic inflammatory condition of the digestive passages, shown chiefly by obstinate diarrhea.

"3. A more or less severe lesion of the nervous system, leading at times to mental alienations and paralysis.

"These various symptoms are at first insignificant and in a certain way periodic. They begin or recur in spring and diminish or disappear in winter. Later they become persistent, more and more marked, and finally terminate fatally."

Pellagra has been known to exist in Italy, Spain, and adjacent countries for more than a century and a half, and was scientifically investigated in Italy as far back as the year 1771; but until quite recently there has been very little said in this country on the subject. In fact, the existence of the disease has been denied by some of the most eminent medical writers of recent years, the subject being dismissed with brief mention and the statement that it is a disease confined to certain European countries. It is true that cases simulating pellagra were reported in the early sixties by Dr. Gray, of New York, and Dr. DeWolfe, of Nova Scotia; but the genuineness of these was questioned at the time and the disease either disappeared or was overlooked (the former, most likely) until attention was again called to it by the publication within the past year of the observations of Drs. Searcy, of Alabama; Babcock, of South Carolina; Wood, of this State, and possibly others, though some doubt apparently existed in the minds of some of these observers, as is evidenced by the fact that Dr. Babcock presents his able, and to my mind convincing paper, in the form of a query.

My own experience leads me to believe that we now have in this country, probably a recent development, a grave and usually fatal disease identical with the pellagra of southern Enrope, and which may, under favorable conditions, gain the proportions of an epidemic. During the past four years 1 have, from time to time, encountered mental cases presenting certain definite and rather uniform manifestations and associated with a peculiar skin cruption, which 1 was unable to fit into any recognized classification; yet 1 realized that I was dealing with a distinct entity, and it was not until the earlier of the last referred to papers came into my hands that 1 was convinced that the disease in question was pellagra and the mental disturbance present constituted pellagrous insanity pure and simple. In support of this belief I wish to recount the chief etiologic and symptomatic features as observed in twelve of these cases, with spe-

cial reference to their mental aspect, since all of them were so far advanced in the disease as to necessitate their commitment to a hospital for the insane.

The theory generally, if not universally, accepted is that pellagra is in some way associated with the ingestion of Indian corn which is diseased, harvested immature, or in some way damaged and consequently containing a toxic substance, the exact nature of which has never yet been very clearly defined. Ballardini considers it a parasitic growth on mouldy and musty maize, while Lombroso suggests that it is due to a fatty oil and an extractive substance, the product of decomposition or bacterial action which are never present in sound corn. At any rate, the disease is more in the nature of a ptomaine poisoning than a direct bacterial infection. This would naturally be supposed, since most of the corn and corn preparations which are used as food have been cooked, and thereby subjected to a sterilizing temperature. It is of interest to note in this connection that I have recently had an opportunity to interview several native Italians of the peasant class, who had some knowledge of the disease, and they invariably assigned as the cause the eating of polenta three times a day; and they attached considerable importance to the fact that it was eaten three times a day. I am unable to determine the exact character of diet previously used by any of my cases, but there is good reason to suppose that corn was extensively eaten, and it will be conceded that this prime etiologic factor was present.

Locality within the State seems to have no particular inflnence, as the twelve cases were distributed impartially over the territory extending from Robeson to Madison counties. All of these cases were women, which fact is at variance with the common teaching, since the two sexes are supposed to be equally susceptible. The negative bearing of this circumstance is eliminated by the fact that at the time these observations were made my service was confined to the wards for women. In the epidemic occurring at Mount Vernon, Alabama, and reported by Dr. Searcy, eighty out of eighty-eight affected were women. The average age was thirty-eight years. Nine out of the twelve cases ranged from thirty-eight to forty-five, which is of no special significance, unless it be that the nervous instability consequent upon the approach of the climacteric in some way predisposes to the disease. Eight, or two-thirds of the twelve cases, showed first mental symptoms in either April, May, or June, and two others in July and Angust. Allowing for the slight delay in the occurrence of mental disturbance in these two cases, we have ten out of twelve occurring in conformity with the usual seasonal incidence of the disease, it being understood that most cases develop or recur in the spring or early summer months. There was a total absence of heredity in all but two cases, and in these it was remote-an insane nncle in one and an insane niece in another. Neither was there any instance of parental consanguinity.

Absence of these factors, which are important in the cansation of most insanities, points to the exogenous character of the disease and renders it less likely that the ordinary insanities have been confounded with this series of cases. All, with two exceptions, were exceedingly poor, and most of them bore evidence of having undergone extreme privation. These conditions, no doubt, contributed to the development of the disease, both by the malnutrition consequent upon an insufficient diet and also by the fact that poverty of that degree usually necessitates the use of corn to a greater extent than is customary with people in better circumstances.

All the cases under consideration having, before coming under observation, reached a condition of extreme mental alienation, it naturally follows that we are dealing with latter stages of the disease, and data concerning the earlier symptoms are lacking. It appears from the histories given in the commitment papers that in a vast majority the mental symptoms were preceded by or associated with ill health, being in all probability nothing more than the lassitude, general debility and digestive disturbances common to the earlier stages of the disease. In fact, a rundown condition, debility, indigestion, general catarrhal condition of the intestinal tract and like troubles are specified in several cases.

The heginning of the psychic disturbance was usually marked by a period of anxiety and worry, undue importance was attached to trivial affairs and misfortunes were apprehended. Occasionally unnsnal religious interest was manifested. This was followed by a disturbance of perception and the development of hallucinations, usually anditory, though occasionally visual as well. Judgment was profoundly disturbed, giving rise to delnsions, which were characteristic in that they were, with only one exception, depressive and painful in nature, though they lacked the self-accusatory quality of the usual delusions of simple melancholia, being rather of fear and suspicion; or more specifically, one thought that she was to be burnt up; another, that she was burning in torment and her child, recently dead, was also in hell. Still others thought that poison was put in their food or that they were to be hurt or injured in some way.

At this stage threats and attempts at suicide were rather frequent, and occasionally homicidal tendencies were present. Two cases showed very decided emotional instability. As the disease progressed memory became grossly defective and orientations as to time, place, and persons was imperfect. Incoherence of speech was common and was usually of the most desultory variety. Neither distractibility nor true flight of ideas were observed at any time. There were instances of mntism, the patient appearing dazed and failing to respond to questions and orders of the simplest kind, due prohably to clouding of consciousness and a failure to comprehend.

Motor restlessness and insomnia were prominent, with a disposition, even when extreme weakness was present, to get out of bed, tangling and scattering the bedclothes about the room in the most aimless manner, and a kind of senseless resistance was made to efforts at examination. A total disregard for cleanliness soon appeared and all became extremely untidy in habits; this from mental hebetned and indifference rather than viciousness.

There was an early failure of appetite and frequently absolute refusal of food (often due to delusion), necessitating forced feeding with nasal tube.

These mental symptoms without remission steadily grew more and more pronounced until a condition of complete armentia ensued. and, coupled with the physical weakness present, was not nulike the so-called typhoid condition, and especially so when the delirium assnmed a muttering character. Coexistent with the mental condition described there was invariably present an eczematons involvement of the skin, varying all the way from thickened, roughened and pigmented condition, with a tendency to fissure, to a typical exfoliative These skin changes were distinctive in that they were limited to exposed areas, the backs of the hands escaping in no instance, and in this location the milder cases strongly suggested snn-The involved surfaces were uniform and ended abruptly. nsually at or inst above the wrists. The line of demarcation was very distinct and correspondingly close to the limit of protection afforded by the sleeve or arm covering. The eruption occasionally appeared on the face, especially at the angles of the mouth, and once upon the forehead, but was not observed on the feet.

There was a tendency toward pigmentation and scaliness over the bone prominences, even where protected by the clothing, and especially so where counter pressure was exerted. This was most marked at the point of the elbows, the front of the knees, though at these places it was never as severe as when exposed to the action of the sun's rays.

The nervous disturbances consisted in exaggeration of the dual reflex, coarse intention tremors, ataxic and chorcic movements of the extremities, especially the arms; and later this inco-ordination frequently involved speech, rendering it halting, slurring, and finally inarticulate.

The pupillary disturbance was slight, variable and inconsistent. As the end approached there was a general spastic condition of the muscles, with marked retraction of the neck and head, and a mere tap at almost any part of the body would excite a slight tetanic convulsive movement. Diarrhea was usually present, characterized by obstinacy and an exceedingly offensive and putrescent odor of the dejecta.

All twelve cases terminated fatally. The course of the disease was rather rapid. The average duration after the beginning of the mental symptoms was three and one-half mouths. The average duration after admission to the hospital was forty-four days.

The foregoing mental symptom-complex, although somewhat contradictory, or at least inharmonious, might be to some extent associated with auy of the toxic or exhaustion psychoses, since many of the symptoms mentioued are common to most of these conditions, without regard to the particular morbific influence in operation, and it was only by the somatic disturbance invariably present, chief among which were the skin lesions, that differentiation was possible. I am aware that the number of cases studied is rather small and the records from which the histories are taken too incomplete to altogether justify a dogmatic statement, yet I believe that sufficient has been said to show the similarity of these cases to the descriptions of pellagra given in the classic writings ou the subject.

And I would say, further, that this paper is not presented with a view to adding anything to the literature of the subject, but rather in the hope that I may, in some measure, at least, aid in directing the attention of the profession in general to a danger which possibly threatens us, since an early recognition is all-important, for it is only by prophylactic measures that we can hope to accomplish anything.

To show that this danger is not altogether imaginary, I will say that out of twenty deaths occurring among women in the State Hospital at Morganton during the past year, five, or 25 per cent, granting the correctness of diagnoses, were attributable to this disease—a number in excess of those assignable to any one cause, tuberculosis included.

#### DISCUSSION.

Dr. W. P. Whittington, of Asheville, N. C.: Mr. President, I just want to add a few words in the report of a case that I saw a few years ago. A young man in good physical condition went from Asheville to Pittsburg, Pa., and while in Pittsburg, after being there two or three months, he contracted what I now know to be pellagra. He went under the treatment of different physicians there for about two months, expecting to get well, but he got worse all the time. He stopped at Greenville, in East Tennessee, about a month, where he was under the care of a physician he knew, expecting to improve, but got worse all the time. He then returned to Asheville, having had the disease about four months after

he left Asheville. He called to see me after he got back, and I knew there was something the matter with the intestinal tract. He seemed to have gastro-enteritis. He had that characteristic erythematous condition on the hands, extending up to the wrist, as far as the hand was exposed to the sun. He was very much emaciated and I thought he would die, but I put him on treatment for the symptoms, not knowing what the true cause of the condition was.

I want to mention the treatment, not knowing whether his coming back to North Carolina, where we have better corn, cured him, or he got well from some other cause. I gave him nitrate of silver, bismuth and opium. After that I put him on arsenic, and in three or four months the man appeared to be perfectly well, and is well to-day, five years, and has had no recurrence whatever.

Another case mentioned by Dr. McCampbell, of Morganton. It was a lady attacked with similar symptoms, but soon after she was attacked her mind became involved and she was sent to the asylum and there died.

I merely mention these cases. I did not know what they were at the time, but afterwards learned that they were possibly pellagra.

One of these, I think, originated in Pittsburg, Pa., and the other had not been out of Buncombe County, and was due, perhaps, to the infection received there.

Dr. I. M. Taylor, Morganton, N. C.: I have seen in my practice, I believe, five cases which I can account for as pellagra. Of these, four have died; the other seems to have made a recovery. Three of these were men and two women. Three were intemperate people, and I accounted for their skin condition as the result of alcoholic abuse.

I confess that I have never made a diagnosis of the disease, and only since this discussion has opened in the journals and since reading the paper of Dr. Babcock have I recognized that I had been dealing with this condition.

I accounted for the general skin and nervous symptoms as nalnutrition, and, in the case of two men and one woman, lirectly due to alcoholic abuse.

Dr. Stiles: I have seen two cases, one in South Carolina and one in Alabama, both recorded by the physicians who had them in charge. In one of these eases my examination was made and coincident thereto parasitic infection was found.

The question is raised, Is not pellagra of parasitic infection? If it is, it is something new to me.

The two cases that I saw, in Alabama and South Carolina, one is totally different from any symptom I ever saw.

In connection with the alleged cause it is interesting to note that it is particularly in Antwerp, Bremen and Copenhagen that complaints have been made regarding spoiled corn; and yet in that part of the world pellagra is unknown.

I mention this as an interesting fact—that spoiled corn does not seem to cause the disease.

Dr. W. S. Rankin: I desire to report a case that is interesting in the light of this recent and valuable work on pellagra.

The patient, a young man twenty-five years of age, a student at Wake Forest College, has suffered every spring and summer for the last three years with a peculiar skin lesion.

The lesion, symmetrical in distribution, consists of an abnormally smooth, hairless, slightly red and sensitive skin, about the size of a dollar, on the dorsal surface of the hands just above the metacarpo-phalangeal articulation.

Knowing Dr. Wood's interest in the relation of malaria to Raynaud's disease, and believing this ease to bear some relation to some of the varieties of Raynaud's disease, I referred the ease to him.

At his suggestion the patient began a course of Fowler's solution, but was unable to note much change in his hands.

In April of this year the patient consulted my colleague, Dr. Gaines, whose attention had been attracted by recent literature to the relation of certain skin lesions to intestinal intoxication as evidenced by well-marked indicanuria, and the relief of the skin lesions by medication addressed to his intestinal trouble.

On examining the urine a well-marked indicanuria was evident.

The patient was given sodium phosphate enough to produce two motions a day, with salol 5 grs. every four hours. Within two weeks the skin lesions had almost disappeared.

Since Dr. Stiles has mentioned it, I am almost sure that two years ago I found this man with a very light uncinariasis.

Dr. Dalton: I would like to make an announcement. Over at Nissen Park we have a supper prepared for the Society which will be ready at 7:30, and as soon as you can adjourn you take the cars going south at once.

Dr. Thomas: Gentlemen, it is not necessary for me to repeat such a pleasant invitation as that. I am sure it will appeal to you.

If there is no more business before the conjoint session we will now adjourn.

The session is now adjourned.

# THE NORTH CAROLINA ASSOCIATION FOR THE PREVENTION OF TUBERCULOSIS.

# MINUTES OF THE SECOND ANNUAL MEETING, MOREHEAD CITY, JUNE 12, 1907.

The second annual meeting of the North Carolina Association for the Prevention of Tuberculosis was held at Morehead City on June 12, 1907. President M. L. Stevens was in the chair. There were present about twenty members. The minutes of the last meeting were read and approved.

The President read a report of the work accomplished during the past year. Upon motion, the report was accepted.

Dr. Templeton moved that the present officers of the Association be re-elected for the coming year. The motion was carried.

Dr. Benjamin K. Hays was elected delegate to the National and to the International Association, to be held in Washington City next year; Dr. I. M. Taylor, alternate.

A committee, composed of Drs. J. Howell Way, C. M. Poole and J. R. Williams, was appointed to solicit member-

ship.

A time for holding the meetings of the Association was discussed. Dr. Way suggested that the Secretary arrange with the Secretary of the State Medical Society for an hour (or more) of the time of that body. Upon motion, this was carried.

There being no further business, the Association adjourned.

Benjamin K. Hays,

Secretary.

# MINUTES OF THE THIRD ANNUAL MEETING, WINSTON-SALEM, JUNE 18, 1908.

At 12 o'clock Dr. C. A. Julian, Vice President, called the body to order in the lobby of the Hotel Zinzendorf, Winston-Salem, N. C.

Dr. W. L. Dunn, of Asheville, N. C., was elected President; Dr. John Roy Williams, of Greensboro, N. C., was elected Vice President; Dr. C. A. Julian, of Thomasville, N. C., was elected Secretary and Treasurer.

The following members of the Association were present at the meeting:

Drs. L. B. Morse, John L. Williams, W. C. Bronson, H. C. Weaver, W. L. Dunn, H. T. Bahnson, J. Howell Way, C. A. Julian, Richard H. Lewis, William M. Jones, Isaac M. Taylor, J. F. Highsmith, Hon. ClementManly, Drs. William Bolton, P. E. McFayden, E. M. Summerell, D. A. Dees, A. W. Knox, J. B. Smith, J. A. Turner, J. R. Reitzel, Charles R. Wharton, E. C. Laird, W. P. Whittington, J. C. Grady, H. H. Briggs, W. S. Rankin, A. B. Croom, J. L. Hanes, J. P. Turner, F. O. Rogers, C. F. Harper, H. H. Dodson, J. Allison Hodges, L. B. McBrayer, Philip Morris, A. L. Flanders, Francis Duffy, R. G. Buchner, J. W. Long, A. A. Kent, W. P. Beall, J. T. Burrus, G. E. Jordan, C. A. Andrews, W. P. Reeves, J. M. Reese, H. A. Barnes and D. A. Stanton.

The Association was organized May 30, 1906, by the committee appointed by the President of the North Carolina Society, under resolution offered at the 1905 session. The purpose of the Association, as stated in article 2 of the Constitution of the Association, is the prevention of tuberculosis:

(a) By the study of the disease in all of its forms and relations.

- (b) By the dissemination of knowledge concerning its cause, prevention and treatment, and by supplementing the work of the State Board of Health in this cause.
- (c) By such other means as may from time to time be deemed advisable.

This Association is bending all energies to stimulate a wide interest in this most important branch of preventive medicine.

A number of gentlemen spoke of the work that the Association should undertake, and plans were advanced for making the Association one of the most effective working bodies in the State.

On motion of Dr. Richard H. Lewis, of Raleigh, all members present were elected delegates to the International Congress on Tuberculosis at the meeting in Washington, D. C., September 21st to October 12th.

On motion of Dr. W. L. Dunn, Drs. Charles Minor, S. W. Battle, M. L. Stevens, Paul Ringer, of Asheville; Drs. Thomas A. Mann, of Durham; William R. Kirk, Hendersonville, and D. A. Dees, Bayboro, were elected delegates to the International Congress on Tuberculosis.

We have passed the stage of experiment, and each mecting in the future should show a respectable array of measures successfully carried out and the broadening of our sphere of influence for good.

The Association adjourned to meet upon call of the officers.

Charles A. Julian, M. D.,

Secretary.

### STATE LABORATORY OF HYGIENE.

REPORTS OF EXAMINATIONS, MADE IN THE STATE LABORATORY OF HYGIENE FROM MARCH 1, 1908, TO DECEMBER 31, 1908,*

116 Examinations of fæces.	Positive.	Negative.
Hookworm	62	32
Oxyuris vermicularis	1	
Ascaris lumbricoides	2	8
Amœba coli	1	1
Fly larvæ	3	
Tænia saginata		
Tubercle bacilli	2	4
Blood	4	2
Cancer cells		1
164 Examinations of sputum for	tubercle bacilli, 63	101
222 Examinations for diphtheria	152	70
28 Examinations for malaria	3	25
91 Examinations for Widal rea	etion 35	56
6 Examinations for gonococci	3	3
33 Examinations for rabies	20	13
2 Bacterial examinations of p	us.	
2 Differential leucocyte counts	s.	
80 Specimens of urine with a variety of bacterial and chem-		
ical determinations.		
40 Examinations of pathologics	d tissues, as follows:	
Carcinoma		8
Chronic inflammation		11
Benign hypertrophies		6
Sarcoma		4
Chondroma		
Colloid goitre		2
Tuberculosis		6
Trichinosis		1
Pyæmia		1
906 Examinations of water.		

#### 1,690

No report was made by the former Director for the period between May 1, 1907, and March, 1908, when the present Director took charge, and his report from January 1, 1907, to May, 1907, was included in a report for two years preceding the latter date, and could not be separated. Hence the partial report for this biennial period.

The Pasteur treatment was begun in July, and from that time to January 1st forty-two persons were given treatment. In thirty-three of these cases a positive diagnosis of rabies was made in the attacking animal. In the remaining nine the dogs' heads were not obtained, and a probable diagnosis was made from the clinical symptoms.

In addition to these, a number of persons sought the advice of the Laboratory regarding dog bites, and treatment was not advised.

C. A. SHORE, M. D., Director.

#### INSPECTION OF STATE INSTITUTIONS.

# THE CAPITOL AND THE BUILDINGS OF THE SUPREME COURT AND OF THE DEPARTMENT OF AGRICULTURE.

TO THE COUNCIL OF STATE,

Raleigh, N. C.

GENTLEMEN:—Commissioned by the President of the State Board of Health, we, on October 7, 1908, made a saultary inspection of the public buildings and institutions under your care, to wit: The Capitol Building, the huilding of the Agricultural Department, and the Supreme Court Building.

From a sanitary standpoint we are pleased to report that we found all keeping pace with up-to-date sanitation as to water supply, sewerage, and ventilation. We were much pleased to note the elegant water-closet, etc., with its tile floor and marhle walls, which has recently been installed on the first floor of the Capitol. The old ones are well kept for a building of this kind.

We would reiterate a former suggestion: That to contribute to the veutilation of the Senate Chamber and House of Representatives we think it important to keep open fires in all the fireplaces of the chambers.

Respectfully submitted.

THOMAS E. ANDERSON, M. D., EDWARD C. REGISTER, M. D., Committee.

#### STATE EDUCATIONAL INSTITUTIONS.

#### THE UNIVERSITY.

THE BOARD OF TRUSTEES,

University of North Carolina,

GENTLEMEN:—The undersigned, a committee of the State Board of Health, appointed for the purpose, made a sanitary inspection of the University on May 26th, and beg leave to report:

The plumbing in the Carr Building and in the Old East Building we found in bad condition, and would recommend that all closets in the former above the first floor be taken out and that the supply pipe to the sink in the latter, which was leaking at the time of our visit, he made good—as we have no doubt was promptly done. In making these criticisms we realize the practical difficulty in so small a village of obtaining the services of a satisfactory plumber.

With the exception of the above, we found nothing uusanitary.

Owing to the rapid growth of the University, the supply of heat, light, and water is inadequate. It is unnecessary to say that a deficiency in these three elements is inimical to health and should be made good as soon as possible. In the matter of the water supply, in addition to increasing the pumping capacity and the size of the standpipe, ample filters of the best character should be provided.

Very respectfully,

GEORGE G. THOMAS, M. D., RICHARD H. LEWIS, M. D., Committee.

#### NORMAL AND INDUSTRIAL COLLEGE.

THE BOARD OF DIRECTORS.

State Normal and Industrial College, Greensboro, N. C.

GENTLEMEN:—We, the undersigned, a committee appointed by the State Board of Health, visited and inspected the State Normal and Industrial College at Greensboro, N. C., on the 10th day of November, 1908, and we herewith beg to submit the following report:

In the kindest and most courteous manner we were shown over the buildings and grounds, which we found to be in a most satisfactory condition from a sanitary standpoint.

The water supply used is from the city water supply, the drinkingwater used being boiled before use, and thoroughly sterilized (the Forbes apparatus, with some recent additions, being used), thereby insuring a perfectly sterilized and pure water, free from all infectious hacteria.

The sewerage and plumbing have been recently inspected by expert plumbers and we find them in first-class condition.

Ventilation and eleanliness throughout testify as to the skill and thoughtfulness displayed from a sanitary standpoint.

We find very little sickness throughout the institution; the diet furnished being much more wholesome and abundant than it was two years ago—in fact, as good as could be served to this number of students.

The college has a fine herd of well selected, hearty cows, and much care is given to the milk used, though there are some improvements that could be made in the dairy equipments, with benefit.

There is, however, one condition that we call your attention to, and through you to the next Legislature, viz., the necessity of more dormitory rooms. The grand purpose for which this institution was built and intended is being curtailed by the want of dormitory room, as we are informed that over a hundred young women who applied for admission had to be turned away on this account. We do there-

fore recommend to you, and through you to the next Legislature, that this urgent need be provided for, and dormitory room for at least two hundred more students be provided for.

The new science huilding, just being completed, is unusually well equipped in every respect, especially from a sanitary standpoint.

Very respectfully submitted,

JAMES A. BURROUGHS, M. D., W. O. SPENCER, M. D.,

Committée.

THE COLLEGE OF AGRICULTURE AND MECHANIC ARTS.

THE BOARD OF TRUSTEES.

N. C. College of Agriculture and Mechanic Arts, Raleigh, N. C.

GENTLEMEN:—Pursuant to appointment by the President of the State Board of Health as a committee to inspect the sanitary condition of the College of Agriculture and Mechanic Arts, we discharged that trust on October 7, 1908, and are pleased to report that from a sanitary viewpoint we found nothing out of harmouy with up-to-date requirements.

We were most courteously shown over the ample and beautiful grounds and buildings by the President, Dr. D. H. Hill. In location of buildings, in diversification of work, as well as in everything looking to the health, physical and mental training of the student body, this college is the pride and hope of our State.

City water is used now almost entirely, having been recently installed. A very deep well, whose water is carefully inspected, is reserved for any emergency that may arise from a deficient city water supply.

This property is being beautified every year and will become one of the most attractive in the State.

Very respectfully,

THOMAS E. ANDERSON, M. D., EDWARD C. REGISTER, M. D., Committee.

AGRICULTURAL AND MECHANICAL COLLEGE FOR THE COLORED BACE,
THE BOARD OF DIRECTORS.

A. and M. College for the Colored Race, Greensboro, N. C.

Gentlemen:—The undersigned, a committee appointed by the State Board of Health, visited and inspected the above-named institution on the 11th day of November, 1908, and we beg to submit the following report: This institution is a credit to the State; its management is kept well lu hand by its efficient President, Dr. Dudley, who is thoroughly enthused with his work, and entirely conversant with the demands of his race, in a proper training for them along useful lines of industrial pursuits, etc.

The grounds are well kept; the water supply is from the city water system, and we suggest that a system of sterilizing this water for drinking purposes would be a great safeguard against bacterial invasion, should the city water, in any way, become polluted at any time.

This institution has no sewerage, surface privies being in use, which, however, are kept as sanitary as conditions will permit. We suggest to the President that a preliminary survey be made and the cost of connecting this institution with sewerage he ascertained and submitted to you, and through you to the next Legislature; and we hereby recommend that the premises be connected with city sewerage, with an up-to-date sewerage system, connecting each apartment with the said sewerage.

This institution has a nice herd of cows, and much care is given to the milk supply of the students. Altogether, this institution is calculated to do much good for the colored race, and they should be justly proud of it.

Very respectfully submitted,

JAMES A. BURROUGHS, M. D., W. O. SPENCER, M. D.,

Committee.

SCHOOLS FOR THE DEAF AND BLIND, AT RALEIGH.

TO THE BOARD OF DIRECTORS,

Schools for the Deaf and Blind, Raleigh, N. C.

Gentlemen:—Having been designated a committee by the President of the State Board of Health to make a sanitary inspection of the two schools under your charge, on the 7th day of October, 1908, we visited your schools, and beg to say that after thoroughly going over these buildings we were favorably impressed by the excellent manner in the which they are kept, from a sanitary standpoint. The water-closets, the bathrooms, the floors, the bedding all show that close surveillance is exerted here. We found sick rooms provided and most modern fire escapes in both institutions. These schools both use the city water and have sanitary plumbing and sewcrage.

In the dormitories of the Colored School there is no provision for heating, which we think must impose much discomfort on the children in extremely cold weather, many of whom are, in addition to their defects, delicate. We would recommend that radiators be placed in these rooms at convenient distances, to supply proper heat and remedy this want. Very respectfully submitted.

> THOMAS E. ANDERSON, M. D., EDWARD C. REGISTER, M. D.,

Committee.

SCHOOL FOR THE DEAF AND DUMB, AT MORGANTON,

BOARD OF DIRECTORS.

School for the Deaf and Dumb. Morganton, N. C.

GENTLEMEN:-The undersigned, a committee of the State Board of Health appointed to make the regular sanitary inspection of the State institutions at Morganton, made such an inspection of your school on the 21st inst., and beg leave to report:

We made a careful and thorough inspection and are pleased to say that we found the school buildings in an excellent condition from a sanitary point of view. The rooms and halls were very clean and neat and the plumbing in good condition. A serious mistake was made in the original construction of the dormitory building in providing inside toilet-rooms. As arranged, they get very little daylight of any kind and never a ray of sunlight. This is contrary to the rules of sound sanitation, and, if it can be done, it should be remedied.

We calculated the air space allowed each pupil, and while not equal to the ideal requirement, the steam heating by the direct-indirect method, with the arrangement of the ventilating flues, makes the conditions practically satisfactory. But the limit has been reached, and before the number of inmates can be safely increased, additional room must be provided.

As deafuess in a very large majority of cases results from diseases of the nose and throat, as for example, enlarged tonsils, adenoids and deformities of the nasal passages, undue prevalence of such troubles is to be expected in a school for the deaf. They therefore require, to a greater extent than ordinary children, special treatment, and we recommend some arrangement by which, at proper intervals, the services of a competent aurist, who can also look after their eyes. can be secured.

In conclusion, we can say with sincerity that in our judgment the State is to be congratulated on the admirable condition of this school. Respectfully yours,

> George G. Thomas, M. D., RICHARD H. LEWIS, M. D., Committee.

#### ORPHAN ASYLUMS.

OXFORD ORPHAN ASYLUM.

BOARD OF DIRECTORS,

Oxford Orphan Asylum, Oxford, N. C.

GENTLEMEN:—Having been appointed by the President of the State Board of Health to make the usual saultary inspection of your institution, I beg leave to report:

I made the inspection on October 22, 1908. My visit was unannounced and wholly unexpected on the part of any of the officials or attendants, and I am fully satisfied that I found conditions, sauitarily speaking, as ordinarily existing at both institutions visited.

I spent several hours in inspecting numerous rooms in every department of the various buildings of the Oxford Orphan Asylum for white children, and it affords me pleasure to report that its sanitary management is excellent and to be most highly commended. At the time of my visit I found 23 mild eases of scarlatina, all of which were isolated in the little hospital apart from the other buildings of the asylum. The type of the disease was very mild, and apparently the epidemie was under complete control, so that I did not apprehend danger of its further spreading. In this connection I cannot forbear commending the excellent work done by Dr. T. L. Booth, the skillful physician to the Masonic Asylum, and the efficient matrou in segregating promptly each of the children who showed the slightest symptoms of the disease. To their prompt action in this respect is undoubtedly due the fact that the institution is spared a more general epidemie of scarlatina.

Everywhere throughout the numerous buildings inspected I was gratified to note the great attention paid to ventilation; in not a single room, or in one of the several basements visited, did I find the presence of foul or stagnant air.

Two suggestions for improvements are submitted:

 The windows of the hospital building should be more carefully screened. Most of the windows of the major portion of the building are at present screened, but in the rear parts I observed several unscreened windows.

2. Finds should be forthcoming to provide good eement or other substantial pavements or walks connecting the various buildings of the institution. At present it is necessary for more than 300 little children to frequently pass from the various dormitories to other buildings in attending school, chapel exercises, going to and from the dining and mess halls, etc., and as the walks as at present constructed are simply the natural clay graded to a rise in the center of the walk, it is inevitable that on rainy days the walks become quite

muddy. This necessitates either extra shoes or overshoes or the inevitable wet feet with resultant catarrhal difficulties among children.

I wish, in conclusion, to put on record my appreciation of the apparent effort manifest in the management to secure the greatest possible results from the financial means at hand.

Respectfully submitted,

J. HOWELL WAY, M. D., Committee.

#### ASYLUM FOR COLORED ORPHANS.

BOARD OF DIRECTORS,

Asylum for Colored Orphans, Oxford, N. C.

Gentlemen:—The Orphan Asylum for Colored Children was visited and carefully inspected. I was most favorably impressed with the very great cleanliness manifested in the various rooms, clothing and bedding used by the children, and I have but kindly words of encouragement and commeudation of the apparent effort to make a meager support care for a considerable number of orphaned children.

One suggestion I desire to offer relative to the water supply: At present it is derived from a shallow surface well. It is to be hoped funds will be available at an early date to afford a deep-well supply. The premises were neatly kept and clean, and I went away from the place wishing that its general method of keeping could be made a visible object-lesson to the other members of the colored race in impressing them with proper sanitary ideas.

In conclusion, 1 desire tb again express my appreciation of the apparent effort manifest in the management to yield the greatest possible results with the fluancial income at hand.

Respectfully submitted.

J. HOWELL WAY, M. D.,

Committee.

#### HOSPITALS FOR THE INSANE.

#### HOSPITAL AT RALEIGH.

THE BOARD OF DIRECTORS,

State Hospital for the Insane, Raleigh, N. C.

GENTLEMEN:—Appointed by the State Board of Health as a committee to inspect the sanitary condition of your justitution, we, the undersigued, performed that duty October 7, 1908.

It gives us pleasure to state that we were accorded marked courtesy by the polite and able faculty of that institution and shown the entire plant in toto—the buildings, barns, laundry, kitchen, cold storage and all. From a sanitary standpoint we saw nothing to condemn, but much commend. We noted with pleasure the nearness to completion of e extensive annex to the old building. It is almost ready for the ds to he placed in the rooms. This will at once relieve the eongested ate of the old building.

The milk supply here is ample, from a fine herd of cattle, and

reat care is given to its purity.

This hospital is fortunate in the recent regulation to exclude a patients from its wards and should exhibit a higher atio of cures. We hear also, with pleasure, of the purchase of eleven undred aeres of laud, lying adjacent to this property, which will ermit the carrying out of the more advanced methods for treating he insane.

Very respectfully submitted,

THOMAS E. ANDERSON, M. D., EDWARD C. REGISTER, M. D.,

Committee.

## STATE HOSPITAL, MORGANTON.

THE BOARD OF DIRECTORS,

State Hospital, Morganton, N. C.

GENTLEMEN:—The undersigned, representing the State Board of Health, at the request of your Superintendent, visited the Hospital on July 15th for the purpose of advising as to the location of the special quarters proposed for the tuberculous patients. In consultation with the medical staff of the institution, we reached the followlng conclusions:

1. That provision should be made for three classes of tuberculous insane: (a) For the hedridden, (b) for the ambulant quiet cases. (c) for the ambulant disturbed cases. This would necessitate at least three wards for each sex.

After a eareful consideration of the matter—the cost of maintenance being had in view as well as the safety of the patients free from the disease against infection—we are of the opinion that the best arrangement would be as follows: For the men, an annex, connected by a corridor, should be made to the proposed new men's building. This would insure all necessary isolation of the infected and at the same time would be more economical in administration than a detached building, located at some little distance from the others. For the women we would advise a similar annex to wards 9 and 10.

As we understand it to be the settled intention of your honorable Board to provide the safeguard against Infection by tuberculosis denauded not only by humanity, but also by a public opinion that has in the last few years become enlightened on this most important subject, we feel that it would be a work of supercrogation to argue its necessity. We beg, however, respectfully to suggest that when the

plans are drawn room enough shall be provided not only for the number of consumptives now in the hospital, but for the total number reasonably to be anticipated in the large population that in a few years will occupy the institution.

In conclusion we wish to express our gratification at your decision to seeme protection to the uninfected afflicted ones against this painful, lingering and, in such subjects, hopeless disease.

> George G. Thomas, M. D., Richard H. Lewis, M. D., Committee,

#### HOSPITAL AT MORGANTON.

BOARD OF DIRECTORS.

State Hospital, Morganton, N. C.

Gentlemen:—In compliance with the law, the undersigned, representing the State Board of Health, made, on December 29th and 30th, a sanitary inspection of the institution under your care, and beg leave to report:

The general sanitary condition we found excellent. The hospital was very clean and the plumbing in good shape and working order. We would, however, call your attention to the inadequacy of the kirchen, which, originally designed for 425 patients, can hardly be expected to provide comfortably and satisfactorily for more than one thousand at present, and for several hundred more in the near future, we hope. Fortunately, the conditions are such that the necessary enlargement can be made without changing the building in any way and at moderate expense, by simply taking out the bakeovens now in use and erecting new ones at some convenient place outside. We respectfully advise that this be done at an early day.

The colony we found in good condition, and cordially commend the system. We are pleased to know that the Hospital Commission has arranged for the establishment of another.

Having in more than one previous report mged special quarters for the tuberculosis patients, we were much gratified to find that this provision has been made for the women, and that the money was in hand for the erection of a similar ward for the men. We do not express ourselves too strongly when we say we were delighted with the pavilion. The general arrangement is admirable and the ideal for consumptives—multimited fresh air and sunshine—is fully met. The white color adds materially to the brightness and cheerfulness and completes a most pleasing general effect. We are mable to suggest an improvement on it and, therefore, cordially endorse your intention of making the second pavilion a replica of the first—similarly connected by corridor to the south side of I Ward, we would advice.

Having made these regular inspections for many years, we feel

that it would not be amiss for us to express to you our opinion that you showed great wisdom in selecting, as successor of the deeply lamented Dr. Murphy, one who, with excellent endowments of his own, as assistant physician enjoyed unusual advantages in preparing for this work in his long association with, and training by, that great executive and administrator. Truly, "his works do follow him."

Very respectfully,

GEORGE G. THOMAS, M. D., RICHARD H. LEWIS, M. D., Committee.

STATE HOSPITAL FOR THE COLORED INSANE, GOLDSBORO.

BOARD OF DIRECTORS,

State Hospital, Goldsboro, N. C.

GENTLEMEN:—In accordance with my appointment by the President of the Board of Health as a committee of one to inspect the State Hospital for the Colored Insane at Goldsboro, I beg leave to report as follows:

I went to Goldsboro on the 22d of December and spent the morning of the 23d at the State Hospital for the Colored Insane. Dr. Faison was clever enough to take me through the institution and showed me in detail everything I desired to inspect.

I found the institution in the very best sanitary condition. I have only to suggest the need of a new floor in the old building, which was put there twenty-eight years ago, and is now rough and hard to clean and the inmates frequently get splinters in their feet from walking over same.

The lavatories in certain portions of the building were made of iron and have been in use a long while, hence they are very rusty and hard to clean, and I would suggest they be replaced by porcelain.

There are 665 inmates now confined in this institution, 38 tuberculars and 44 epileptics. Of course they should be isolated, and they are, so far as can be in the same building; but I note the hospital committee has now in the course of construction four buildings for the male and female tuberculous and epileptics which will accommodate twenty patients each. They should have been at least large enough to accommodate forty each.

The water and sewerage seems to be all that could be desired, as Dr. Faison tells me there has not been a case of continued fever in the institution for years.

So far as I can see and judge, it is clean, neat and kept in every particular in as near a perfect sanitary condition as can be. In going through the building there is not even the slightest odor, and we all know the negro when insane is fifthy and dirty, and how he can keep the insane in such a cleanly and wholesome condition is really hard to understand, and can only be done by constant watching and working.

I commend Dr. Faison and his able staff to the North Carolina Board of Health as an example for every public institution.

I am, with much respect.

D. T. TAYLOE, M. D., Committee.

#### THE STATE'S PRISONS.

#### THE PENITENTIARY.

BOARD OF DIRECTORS.

State's Prison, Raleigh, N. C.

GENTLEMEN:—The undersigned, a committee appointed by the State Board of Health to make the regular biennial sanitary inspection of your institution, in the discharge of that duty visited the buildings and grounds of the State's Prison on October 7, 1908.

After as thorough an inspection as we thought demanded of both the prison department and the department for the criminal insane we feel warranted in saying that the sanitary condition of the entire institution is as good as can be made in any institution of this kind. An ideal state would include water-closets for each cell, but, of course, this is out of the question. In the absence of these, the cells are kept clean, free from smell and the bedding in good condition.

The water supply, now from a large and very deep well, should be regularly inspected and should at no distant day be supplanted by water from the city water system, which will respond to more complete sanitation.

Very respectfully,

THOMAS E. ANDERSON, M. D., EDWARD C. REGISTER, M. D.,

Committee.

#### CONVICT CAMP AT ELKIN.

BOARD OF DIRECTORS.

State's Prison, Raleigh, N. C.

GENTLEMEN:—The undersigned, appointed by the State Board of Health to make the regular sanitary inspection of the camp at Elkin, N. C., beg to submit the following report:

That duty was performed this day, November 24, 1908, and am pleased to state that the camp is well located on a branch in the hills, all the sewage being deposited in and carried off in said branch of run-

ning water; a very shallow well furnishes drinking-water; no sources of pollution visible; there has been but little sickness in this camp.

There is one boy, Joseph Alexander, colored, from Mecklenburg County, long term prisoner, sentenced for twenty (20) years (has served about three years), who is suspected of being infected with tuberculosis; has been off work about two weeks. I requested that a sample of sputum be sent to the State Biological Laboratory. Should that examination reveal the fact that he has tuberculosis, then he should be taken out of that camp and placed with the like cases at the prison; otherwise the camp is in as good sanitary condition as circumstances will permit.

Very respectfully submitted.

W. O. SPENCER, M. D.,

Committee.

STATE FARM.

BOARD OF DIRECTORS,

State's Prison, Raleigh, N. C.

GENTLEMEN:—As a committee of one appointed by the State Board of Health to inspect the State Farm in Halifax County, I beg to submit berewith the following report:

I visited the State Farm and with the two supervisors, Capt. C. J. Rhem, Capt. C. N. Christiau, and the State Physician. Dr. F. M. Register, I iuspected the premises in detail, Camps Nos. 1 and 2. There are at hoth places about 305 convicts. They seem to be cared for nicely, and made comfortable as possible.

The hygienic surroundings were as good as could be under the circumstances. The sewerage and water supply and means of bathing and washing are not what they should be. I would suggest a system of waterworks and sewerage and better facilities for having the prisoners bathe.

I would also, from a health standpoint, suggest that screens be put in the windows and doors in the buildings where the prisoners sleep and eat, as Dr. Register tells me that the old ones are worn out, and that he found that when the huildings were well screened there were fewer cases of fever. I would suggest that the old wooden floors in the buildings now in use be replaced by concrete floors, as they can be kept clean and in a more healthful condition. I would also suggest that iron heds should replace the old wooden ones in the hospital camp; they are certainly very much needed.

I find eight patients detained in the hospital camp suffering from slight ailments; but upon the whole I believe the officials at the State Farm are careful and painstaking in the discharge of their duties towards the convicts, and keep them in as near a sanitary condition as can be with their present environment.

Very truly yours,

D. T. TAYLOE, M. D.,

Committee.

#### CONVICT CAMP IN BEAUFORT COUNTY.

BOARD OF DIRECTORS.

State's Prison, Raleigh, N. C.

GENTLEMEN:—As a committee of one appointed by the North Carolina Board of Health to inspect the State convict camp in the lower part of Beaufort County, I herewith suhmit my report, as follows:

On my visit to the camp Mr. W. O. Cox, the steward in charge, very kindly showed me in detail the snrroundings and everything I wished to inspect.

The camps are located between Belhaven and Leechville. There are 65 convicts, none of them sick. They look well and healthy, showing that they are well cared for, and made to ohey, as near-as possible, all sanitary laws that are necessary for their health and welfare in the way of regular honrs, baths, food and so on.

That portion of the county is naturally flat and low, hence the camps are not in a desirable location; but the supervisors have arranged a number of small ditches or drains around the different camps, thereby making the sanitation very much better.

Their water is obtained from driven wells, a sufficient distance from the camps to insure against any pollution, and the surroundings generally show evidence of intelligence and careful management.

There had been an average of about 75 prisoners for the last 17 months confined to this camp, working through Hyde and the lower part of Beaufort counties, and only two deaths have occurred during that time, and both were sudden, prohably induced from heart disease.

There has been no continued fever or contagious or infectious diseases of any kind among them.

The old canvas from which the tents are made is about worn out, hut the supervisor told me they would have new canvas and pitch new tents immediately, which is very much needed, and will protect them from the hard winter.

. I think the convicts have all the care and attention necessary for their health, and I have no suggestions; everything seems in model order as far as the environment and circumstances will permit.

Respectfully yours.

D. T. TAYLOE, M. D., Committee.

### WATER SUPPLIES.

CLEANING STANDPIPE AT OXFORD.

R. C. A. SHORE,

Raleigh, N. C.

DEAR SIR:—In supplying small towns with water by means of mping periodically into tanks or standpipes of approximately 100,00 gallons capacity we understand that at times there is a slight cumulation on the upper surface of the water in the standpipe dnst and small particles, and while these can be excluded by operly covering the top of the standpipe, it occurs to us that by an tra precaution it would be well to flush off this upper surface of ater.

This could be done in either of the two ways, as follows: First, remptying all the water out of the standpipe, and, secondly, by ling the standpipe to overflowing so that the upper surface of water thrown away and flushed over the standpipe.

We would like to know which of the two methods you would aprore of. We are making this inquiry in the interest of the health f the communities which we serve with water and would greatly be breeight your opinion in the matter.

Yours very truly,

THE OXFORD WATER AND ELECTRIC COMPANY,

By R. F. CARBUTT.

Referred for reply to Col. J. L. Ludlow, Engineer of the Board.

Winston-Salem, N. C., August 1, 1908.

JR. R. F. CARBUTT.

Care Oxford Water and Electric Company, Oxford, N. C.

Dear Sie:—Referring to your letter to Dr. C. A. Shore, Raleigh, N. C., and regarding which you talked with me over the longlistance phone yesterday, beg to advise as follows:

As I understand your inquiry, it is predicated on the assumption that dust and small particles of matter are liable to accumulate on the surface of the water in uncovered standpipes and tanks, rendering it desirable or necessary that this water be removed at periodic and short intervals of time; and this condition and the necessity being admitted, the desired advice concerns the preferable method of accomplishing this as between the plan of skimming it off the top or by drawing it off through the bottom.

Without expressing any agreement with the hypothesis upon which the inquiry is predicated, I would state that if it could be admitted, then by far the preferable plan of remedying the condition is that of pumping into the standpipe and tank at the bottom and overflowing at the top, either through the overflow pipe or over the top edge, should the conditions surrounding it be such that the foundation would not be injured by discharging such a large quantity of water around it. This is very much to be preferred over the plan of emptying the standpipe and passing its contents into the pipe distribution system, even though the pipe distribution system itself may be emptide at the same time.

Unless the substances that may thus become accumulated in the standpipe or tank are such as to constitute offensive impurities, there would be no necessity for their removal, but if they do constitute offensive impurities, then they should never be deliberately introduced into the pipe distribution system, where it might or might not be impossible to clean out and get rid of them. It is very difficult to clean a pipe distribution system should it ever become seriously fouled.

I would add that it appears to me that the source of this inquiry is based entirely on a wrong conception of the conditions that are liable to obtain with standpipes and tanks that have no cover over them. What material might lodge and float on the surface of the water will be of little or practically no importance so far as relates to hygienic conditions.

The greater portion of the small amount of substances that could reach the top of the standpipe or tank, and that should be considered objectionable, would be heavier than the water and settle to the hottom. In the case of tanks with the outlet connection at the very bottom, all such material will be gradually discharged into the distrihution mains. With standpipes having outlets a short distance above the bottom, which is quite a common practice, it may be quite desirable that the matter that may thus accumulate in the bottom of the standpipe should be removed periodically by emptying through an outlet in the pipe system close to the site of the standpipe, and be supplemented by a thorough cleansing of the bottom by cleanly methods, at reasonable intervals. The frequency that this should be done will depend much on local conditions and the character of the water contained in the standpipe or tank, and the normal rate of water consumption and the relative location of the standpipe to the pipe distribution system. With an unfiltered surface water it would probably be desirable to empty and clean that standpipe at intervals of a few months, but with deep-well water or properly filtered surface water the proper interval would be years instead of months.

I trust the information contained herein will meet your requirements.

Very truly yours,

J. L. Ludlow.

#### SEWERAGE.

#### REIDSVILLE.

REIDSVILLE, N. C., July 2, 1907.

DR. R. H. LEWIS.

Raleigh, N. C.

DEAR SIR: -You may probably know that our town here has no public sewerage. Unfortnnately, when the water system was installed some years ago the mistake was made of not adding sewerage. In many instances private sewerage has been put in and the sewer pipes empty into cemented brick tanks about 4 feet x 4 feet x 4 feet deep. The water coming from these tanks is supposed to be odorless and colorless, and as a usual thing is allowed to run as the natural drainage may carry it. I am living in a honse that I rent and it has this sewer arrangement, and I know there is a considerable odor when it discharges. Complaint by people near these private sewers is constantly being made to the town authorities, and I as chairman of the sanitary committee, have to deal directly with the matter. I will therefore appreciate any information you can give me about thissuch as I can use as an officer of the town. I nnderstand there are some cases of fever in the town, and in most cases it is adjacent to some of these private sewers.

With apologies for such a lengthy letter and thanking you in advance, I am,

Very truly yours,

ROBT. HAIRSTON.

P. S.—I am earnestly advocating public sewerage, and from the standpoint of an unprofessional man believe this to be the only relief. Our population is about 6,000.

RALEIGH, N. C., July 3, 1907.

MR. ROBT. HAIRSTON.

Chairman Sanitary Committee, Reidsville, N. C.

My DEAR SIR:—Yours of the 2d inst., asking my advice in regard to the sewerage problem of your town, has been received.

I am repeatedly on record as heing unalterably opposed to the use of cesspools in any city, town or aggregation of people where any part of the water supply is derived from wells. As I understand it, the cesspool method is the one in vogue in Reldsville. I regard it as a constant menace to the health of the community, and in my judgment it should be abolished or all the wells closed up and the people required to use only the public supply. The better plan, unquestionably, and the only one that will prove satisfactory, is the instalment of an up-to-date public system of sewers, and the sooner the town makes up its mind to adopt this the better it will be from every point of view.

I am no lawyer, but I believe that a suit for damages on the part of a person having had fever who lived in the immediate vicinity of one of these overflowing cesspools might lie.

Of course, it is an established fact that the bacterial changes which take place in what is known as a septic tank destroy a great many of the disease germs, but the process is not complete unless it is combined with a contact bed, and therefore the effluent would be capable of contaminating a neighboring well, or on the feet of flies the germs might be transmitted to the food in the neighboring dining-room or kitchen.

There is no question whatever in my mind that this method ought to be abolished and a good sewerage system installed.

Wishing you much success in your endeavors on this line, and hoping that you will not hesitate to call upon me whenever you feel that I can be of assistance, I am,

Yours very truly,

RICHARD H. LEWIS, Secretary.

REIDSVILLE, N. C., July 19, 1907.

Dr. R. H. Lewis.

Raleigh, N. C.

DEAR SR:—Will you be kind enough, as State health officer, to answer the following questions:

Is it safe to have a sewer, used by a tobacco factory working 400 to 450 hands, empty in a branch that goes about dry in dry weather, uot more than two hundred yards from a number of dwellings?

How far would be a safe distance?

Is it safe to empty other sewers in same branch, higher up and about same distance, used by about 50 people for closets, baths, etc.?

Is it safe to dump from closets and baths used by 50 to 75 persons, besides kitchen waste from dwellings and boarding-houses, into a tank 6 feet square and 6 feet deep, and allow the water running from same to follow very small branch passing by several residences—the branch becoming very green and offensive in dry weather?

Do you not think that natural drainage, where the hills are very steep and the hollows very deep, helpful in carrying off the refuse, as the water that washes the filth into the hollows from hard raius ncreases in power as it gathers, and therefore washes filth on—this, mean, where no sewer is turned into said hollows, only the natural sathering from the land allowed to go into the branches?

If you will answer these questions to the best of your knowledge you will very much oblige. I think you have already been questioned on matters along this line, from this town, lately, but think your opinion has been withheld; at least conditions remain about the same. I want to know if the laws will not help some of us who are in constant fear on account of fever in our midst, as the town officers refuse to compel these troubles to be stopped, or at least put it off from time to time, so that should dry weather set in, when there is no heavy rains to wash the fifth away, we are uneasy, therefore want your opinion. The town health officer, Dr. McGehee, has already said the conditions were mnsafe; still nothing is done. In fact, the town has a sewer of its own from the jall, emptying right in town, in same branch as referred to, and runs around these dwellings. If you will kindly give this your attention you will greatly oblige.

Yours trnly,

D. L. BLACKBURN.

RALEIGH, N. C., July 20, 1907.

MR. D. L. BLACKBURN,

Reidsville, N. C.

MY DEAR SIE: -Yours of the 19th inst. to hand. I do not think accumulations of filth, near enough to dwellings for flies to travel from one to the other, safe, and I think the ontlet of the sewer should be further away than 200 feet.

It is a question, however, as to whether this arrangement is not just as safe as neglected surface privies, as in that case the filth is far more attractive to flies than when associated with water, and would be nearer to the people. If the tho and dry-earth system were used and the tubs regularly removed, that would probably be better than the system described. As a matter of fact, you rarely ever find surface privies regularly attended to, and I would not be surprised if the present arrangement would not be as good as anything excepting a properly designed sewerage system, which I would advise the town to put in at once.

Very truly yours.

RICHARD H. LEWIS, Secretary.

RALEIOH, N. C., July 23, 1907.

Mr. J. L. Ludlow, C. E.,

Winston-Salem, N. C.

MY DEAR SIR:—The town of Reidsville has at present a moderate epidemic of typhoid fever—15 cases. There seems to be much diversity of opinion among its people as to sewage disposal. Conditions ex-

isting there are regarded by many as a menace to the public health. I have been asked by the municipal authorities for advice on the part of the Board in regard to the situation. I notified them that I would get you to go as soon as possible, as, being the engineer of the Board, these questions came especially under your care. So please let me know as soon as you can the earliest date that you can visit Reidsville.

Sincerely yours.

RICHARD H. LEWIS.

Secretary.

WINSTON-SALEM, N. C., August 3, 1907.

DR. RICHARD H. LEWIS,

Secretary State Board of Health, Raleigh, N. C.

My dear Doctor:—In accordance with your request I visited Reidsville on Tuesday last, July 30th, for the purpose of advising the city authorities relative to the sanitary condition of the town, regarding which they appealed to the State Board of Health for advice, and further to investigate and advise them relative to the cause of the excessive number of typhoid cases which have recently occurred in that town.

I spent the entire day there Tuesday, examining the general sanitary conditions of the town, more particularly two points of sewage disposal of which complaint had been made, also made as careful investigation as my time would permit, to locate the source of typhoid fever infection.

I found the general sanitary conditions to be bad, both in respect to water supply and sewerage, which I inspected thoroughly and advised the Board of Aldermen relative thereto.

Regarding the typhoid situation, I received authentic information, from the health officer, Dr. McGehee, and two other physicians, of about thirty cases. The colored practicing physician I failed to see, but he probably has some cases, which would run the total number of cases up to thirty-five or forty.

Of these cases I personally visited eighteen, accompanied by the health officer, and endeavored to learn the source of infection. Of these I found seven cases among the users of city water, and could find no other apparent source possible in at least six of these seven cases, though I made careful inquiry as to other possible sources of infection by the use of fruits, vegetables, milk and other sources of drinking-water and personal contact with other cases. One of these seven cases may have been caused by direct contact from nursing previously a case in the same family, but the former case appeared to have been traceable to the public water supply.

In most of the remaining eleven cases visited, the source of infection appeared to be in well waters, though some of these had, to some extent, used city water. In most of the cases that I failed to sit, from my inquiries of the attending physiciau, the patients apeared to have been in most eases users of well water and were ifected from that source.

Relative to the public water supply, I should state that the large ug well, with the connecting pipes radiating therefrom, located in a ranch meadow somewhat distaut from the town, and apparently only lightly exposed to infection, has become inadequate to meet the ueeds f the town, and about a third or a half of the water supply has been rawn from the branch nearby and delivered unfiltered to the pipe listributing system. As nearly as I could learn, this brauch had een nsed more or less for some years, and the State Board of Health has repeatedly advised that this water be filtered, but it has never een done. This branch has a watershed area of about one square nile, and by iuquiry and a hasty personal inspection made of this vatershed on a former visit to Reidsville, the watershed appeared to have a population of about forty or fifty persons. The area of the vatershed being so small and the dwellings of these persons not very ar removed from the branch or even from the waterworks station, nfeetion of the public water supply appears almost certain and firect from any typhoid case that might obtain on the watershed. from my inquiry I could only learn of one case having occurred on he watershed, and that occurred about last November or December. 3nt it is very easy to conceive that there may have been other cases, before or since, which were not recognized and treated as typhoid ever.

With the evidence obtained I am thoroughly satisfied that the use of vater from this branch without effective filtration is very dangerous o the public health of the town, and I advised the health officer, he mayor and several members of the board of aldermen that it was heir imperative duty to at once warn the people of the danger and dvise the consumers that the water should not be used for drinking ourposes without first being thoroughly boiled. I did not receive positive answer and assurance that they would give such notice, so equested that they consider the matter at once, and advise you whether or not they propose to follow this advice and issue the noice to the public, further telling them that it was my duty to report o you my advice in the matter; also that it was your duty, under he rules regulating the State Board of Health, to issue this notice yourself, as Secretary of the Board of Health, in case they should fall to do it. Of course, you will understand that I was careful to nake this statement in such a manner as to give no offense, and feel ertain that no offense was taken.

Relative to the three particular sewage accumulations, one from a group of five or six residences collected in an improvised septic tank of fairly good efficiency, at a point quite remote from residences, discharging the effluent into a very small branch; another being the

raw sewage discharged from the Penn factory and others into ar other very small branch quite near to several residences; the thir the raw sewage discharged from the sanitarium in a very small ditel branch near the thickly settled portion of the town. In the first named case I advised that no particular injury to the public health was probable, and that it was a fairly good choice of necessary evil in the absence of a general sewerage system. In the other two case my advice was that both were very bad and should be removed to some point further from the town, unless a general system of sewerage is likely to be installed soon, in which case I thought the present condition might be endured rather than put the parties to the expense of carrying the sewage further away.

I further advised the city council that the installation of a filter plant was absolutely imperative should they continue to use this branch water as a public supply. Also advised the importance of establishing a general sewerage system for the town at the earliest possible date and to inaugurate other reforms of general sanitation including the closing of several wells the surroundings of which appear to be dangerous, all of which could be more effectively done after a sewerage system is installed, a safe water supply obtained, and the distributing pipes extended.

In connection with my investigation I sent to our Lahoratory of Hygiene six samples of water for analysis, one from the branch forming part of the public water supply and the other five from different wells which appeared to be the source of infection of several cases of typhoid fever. I have not yet received the report of the analyses of these waters, but feel quite certain that they will corroborate my conclusions reached from personal inspection; and whether or not the analyses should show positive infection, I shall still adhere to the opinion that the present water supply, unfiltered, is unsafe, and that many of the wells in the factory districts are likewise unsafe and dangerous to the health of the citizens of the town.

I am mailing a copy of this letter to Mayor Montgomery of Reldsville.

Very truly yours,

J. L. Ludlow,

Member and Sanitary Engineer, State Board of Health.

Winston-Salem, N. C., August 6, 1907.

MAYOR MONTGOMERY,

Reidsville, N. C.

Dear Sir:—Under date of August 2d. I sent you a copy of my report to Dr. Lewis, Secretary of the State Board of Health, relative to my recent visit to Redsville to investigate the sanitary conditions and the typhold fever situation. As stated therein, I had not at that time received the report of the analyses of the waters sent to the

state Laboratory of Hygiene, but this morning's mail brings these eports. I would advise relative to the results of these analyses as follows:

Well No. 1, situated near the Walker Mill and from which the typhoid fever cases, Tucker and Harrison, had used water, is reported by Dr. McCarthy, the Biologist of the Board of Health, to contain outrefactive bacteria, very high chlorine, and to be badly polluted water.

Well No. 2, situated in Manly's yard and from which typhoid fever patients Strickland and Turpin have heen using water, is found to contain putrefactive hacteria and high chlorine, though, apparently, free from fæeal germs.

Well No. 3, from which typhoid patients, the two Clayton children, had used water for drinking purposes, contains putrefactive bacteria, high chloriue, B. Colicommunis in 5 c. c. of water, and shows recent feeal pollution.

Well No. 4, from which typhoid patient Mrs. Mary Brice used drinking-water, is found to contain putrefactive bacteria, also high chlorine, and B. Colicommunis in 5 c. c. The analyst states: "This water is polluted and has been for some time."

Well No. 5, from which typhoid fever patient Mrs. Fisher used drinking-water, is found to contain putrefactive bacteria, high chlorine, and B. Colicommunis in 5 c. c.

The sample from the branch of the waterworks station is found to contain putrefactive bacteria and to be high in chlorine, B. Colicommunis found in 5 c. c. The aualyst states that the "Water is slightly contaminated; coutamination recent or current; dangerous for driuking-water unless filtered or boiled." From the above it appears that all these wells from which samples were taken are dangerons, with Well No. 2 the least, and that they are all dangerous to use for drinking-water unless the water is first thoroughly boiled. In reference to the branch water which you have becu using as a part of your public water supply, having a chlorine content of eleven parts per million, which is apparently excessive in your locality and would itself indicate fæcal pollution, and containing the usual putrefactive bacteria, as well as the B. Coli, which is always present with frecal pollution, the water is very suspicious, and such an analysis, considered together with the character aud exposure of the watershed supplying this stream, and the six or seven typhoid cases, which apparently are traceable directly to the use of this water for drinking and other purposes, this water must be condemned as unsafe for a public supply unless it is first thoroughly filtered; and until a filtration plant can be established the use of this water should preferably be discontinued; but if it must be used, the users should be warned of the danger and advised and urged to thoroughly boil the water before using it for drinking purposes. Very truly yours. J. L. LUDLOW.

RALEIGH, N. C., August 7, 1907.

Hon. R. S. Montgomery, Mayor, Reidsville, N. C.

My dear Sue:—I am in receipt of the report of Colonel Ludlow npon the sanitary condition of Reidsville, bearing upon your ontbreak of typhoid fever, after seeing the report of the analyses of

water sent by him to the State Laboratory of Hygiene.

With such facts before us there is nothing for us to do but to
endorse Colonel Ludlow's suggestion; that is, to install as soon as
possible a filtering plant for your public water supply, and in the
meantime urge upon the people the necessity of boiling all their
drinking-water. The objection to the boiled water is its flat taste,
but if it is poured from one vessel to another from a considerable
distance it soon becomes aerated and regains its life.

I would also urge upon you the importance of your city's installing as early as possible the proposed sewerage system. A public water supply without a sewerage system is, in my judgment, a curse instead of a blessing, so far as the health of the community is concerned. It is useful for manufacturing purposes and is a luxury to those who can afford it, but without sewers to take away the waste water, generally polluted with human excrement, it is against the public health.

Hoping that you may be able to carry ont at an early date both of these suggestions and that by taking extra precautions in the matter of boiling water, seeing that dry earth or lime is used in the surface privies after each evacuation and that they are thoroughly cleaned at least once a week—better twice—your typhoid fever may soon be checked, I am.

Yours very trnly.

RICHARD H. LEWIS, M. D.,

Secretary.

RALEIGH, N. C., August 28, 1907.

Hon. R. S. Montgomery, Mayor, Reidsville, N. C.

My DEAR SIR:—I have been informed that no steps have been taken by your town to carry out the suggestions made by Colonel Ludlow, with a view to the prevention of the spread of typhoid fever. I think it more than probable that some mistake has been made about this, and I therefore write for information.

I enclose a copy of an Act+ to Protect Water Supplies, and would refer you to section 9 of the same, and would add that I endorse the recommendations made by Colonel Ludlow in his report. You will please accept this letter as the notice required of me in section b. Of course it will take time to install a filter, but there is no reason why the people should not boil their drinking-water until the supply has been rendered safer.

Hoping to hear from you at your earliest convenience, I am,

Yours very truly,

RICHARD H. LEWIS, M. D., Secretary.

REIDSVILLE, N. C., September 18, 1907.

DR. R. H. LEWIS,

Secretary State Board of Health, Raleigh, N. C.

MY DEAR SIR:—Replying to yours of sometime ago in regard to the action taken here by the town authorities concerning the city water, beg to advise you that upon receipt of your letter I took the matter up with our health officer and requested that he write you at ouce, glying you the condition of affairs at that time.

giving you the condition of affairs at that time.

Upon the suggestion of yourself and Mr. Ludlow, we suggested to the people of the town that all water for drinking purposes should be boiled before using. We also had our health officer to have published in both our town papers the statement made by Mr. Ludlow in regard to the conditions here.

We have, I assure you, taken every precaution we could, under the circumstances, to overcome any trouble that should be caused by the use of impure water or the unsanitary condition of the town. It is true that we have not as yet installed a filter system here, as we have felt all the time that it was not absolutely needed, and while it is possible we may have this to do sooner or later, still we have been able to increase our water supply very materially, and we believe it to be good water, consequently it would hardly be advisable for us to go to the expense of the installation of a filter system just now. As to the matter of public sewerage, I judge that this question will be voted upon at some date in the near future. In the meantime we propose to take every precaution to keep down any disease arising from this cause.

As to the typhoid fever patients, I am glad to report to you that we now have a very few, if any, and out of all the cases reported to you by Mr. Ludlow upon authority of our physicians here, there has only been in the town, to my knowledge, one death caused by typuold fever.

Hoping that the action we have taken in this matter will meet with your approval, and assuring you of our appreciation of your kindness in the matter, I am,

Yours very truly,

R. S. MONTGOMERY,

Mayor.

Raleigh, N. C., September 26, 1907.

HON. R. S. MONTGOMERY, Mayor,

Reidsville, N. C.

My DEAR SIR:—Absence from home has prevented an earlier acknowledgment of your very courteous letter of the 18th inst.

I beg to say that you have earried out our suggestions as far as possible for the present. I would advise, however, that you do not let up on the filter question. I am satisfied that it would be to the interest of your town to install one. There is no question whatever about the importance of a sewerage system. A public water supply without a system of sewers is a menace rather than a protection to the public health. I would call your attention to an article bearing ou this subject which you will find in the forthcoming Monthly Bulletin, of which I suppose you receive a copy regularly.

Appreciating the spirit shown by you in your administration, I am, Yours very truly.

> RICHARD H. LEWIS, M. D., Secretary.

### BURLINGTON.

Burlington, N. C., September 3, 1907.

DR. R. H. LEWIS.

Raleigh, N. C.

Dear Sir:—Just now we are confronted with some questions of sanitation which we do not know how to handle properly. We feel that we greatly need some suggestion from you, and will thank you to try and arrange to meet with us on Friday night of this week; but if you find this impossible, perhaps you can write us, and if so, we will thank you to give us some information on the following matters:

- 1. Where a town has not a sewerage system, how ean sewage from water-closets and kitchen sinks be best disposed of?
- 2. What kind of cesspool or septic tank would you recommend? And is it possible to have one thoroughly sanitary?

We have a seaveuger who removes all matter from privies, lots and stables; but there are some residences in town in which water-closets, lavatories, and kitchen sinks are used. These families are using a cemented tank for eatching all matter from the pipes, and in this tank there is an overflow pipe, that is, when the tank fills to a given point it then runs out and into another that is perforated, and the matter that goes into this tank is allowed to seep into the ground and be thus disposed of. Others have those which are of hut one compartment, but with an overflow pipe. They claim that all solid matter collects in this tank and can be cleaned out when desired,

and that the liquid matter is constantly running out through this overflow pipe. In most all cases the water or liquid matter is emptied into the drain along the sidewalks of the city. There have been complaints about this, and the complainants may have grounds for it, but some of our physicians say they have not. So you see, Dr. Lewis, that we are really in a rather perplexing condition.

We shall be glad to have you with us; but if you can't come, please write us fully.

Very truly yours.

A. F. BARRETT, Mayor, Per J. L. Scott.

Raleigh, N. C., September 7, 1907.

Hon. A. F. BARRETT, Mayor,

Burlington, N. C.

My dear Sie:—Upon my return after a short absence I find yours of the 3d just, asking for information in regard to the proper disposal of sewage and kitchen waste in a town having no sewerage system, what kind of cesspool or septic tank would I recommend, and is it possible for one to be thoroughly sanitary.

In reply I beg to say that it was impossible for me to have been with you last uight aud it would be a great inconvenience for me to go at any time in the immediate future.

Matters of this kind really come under the jurisdiction of Colonel Ludlow, the engineer of the Board, who lives in Winston-Salem. He is a real expert in all matters relating to water supplies and sewerage systems. I would suggest, therefore, that you write to him, saying that you do so at my request, he being the proper member of the Board to advise in such cases, and that I would be glad to have him vlsit Burlington and talk to your Board on the subject, if it can be arranged.

My own position in regard to cesspools in cities and towns deriving their supply of drinking-water from wells is one of unalterable hostility. I am utterly opposed to the use of cesspools in communities using wells. If there is any objection to the infection of drinking-water by human excrement it seems to me to be entirely conclusive that ecsspools so arranged as to overflow and saturate the surrounding soil, through which water will percolate and find its way into the well of the proprietor, or into some neighbor's well, should not be allowed. On this account a public water supply without a system of sewers is, in my opinion, injurious rather than helpful to the public health. A large majority of the population cannot afford to utilize it, and, consequently, the health of the community as a whole is jeopardized by this comfort and luxury on the part of those who can afford it.

Colonel Ludlow may be more liberal in his views than I am, but I certainly do not think cesspools ought to be permitted. Septic

tauks, in order to be thoroughly effective, should have a contact bed, so that the effluent may be exposed to the oxygenating effect of the air, or, as we put it scientifically, to the action of the aerobic bacteria. Septic tanks with overflow pipes in the surrounding soil would not be objectionable but for wells furnishing drinking-water. I think the emptying of the overflow into the gutters of the town is much more objectionable than when turned into the soil, as in the first instance it would be within the reach of flies, which, as we know, are spreaders of disease.

Trusting that this may be helpful, and that Colonel Ludlow may be able to advise you further and more intelligently, I am,

Yours very truly,

RICHARD H. LEWIS, M. D., Secretary.

#### SUBURB OF WILMINGTON.

North Wilkesboro, N. C., September 9, 1908. Colonel J. L. Ludlow,

Winston-Salem, N. C.

DEAR SIR:-Miss Mary Bridgers, the owner of a new settlement on the exact confines of Wilmington, will either directly or through her architect, Mr. Stephens, submit a plan for a septic tauk for sewage disposal to serve her property, for your opinion, as the engineer of the Board of Health. This is made uccessary because she proposes to empty the overflow from this settlement into a creek which directly affects a public stream and one of the feeders of Smith's Creek, an afflueut of the North East River, which empties into the river just about three-quarters of a mile above the intake of the city waterworks. The county commissioners have, in accordance with the law, made this reference to you a condition precedent to their approval of this movement. I have written Miss Bridgers that her plans should juclude an exact plau of lots at present sold and those which her property will hereafter provide for, also a profile map of the property, with a certified plau of the sewers now ready for use to cover such property, fucluding size of maius and laterals and location of manholes, etc.

As I understand the situation, this work has been prepared by a Mr. Porter, under the instruction of Mr. Stephens, who is Miss Bridgers' architect. Mr. Porter is only a chemical engineer, whatever that may be. That was his statement to me, and I wrote Miss Bridgers that he should tell you to whom he has appealed for consultation in the preparation of his plans and specifications.

This settlement is just beyond Seventeenth Street and between that street and the Green's Creek, all east of Wilmington proper. There has been some work done on this matter already and was sent in to me, but it was so inexact that I refused to submit it. If there is anything else that I cau do in this matter, I will be glad to serve you. I will be in Linville for forty-eight hours beginning the 12th prox. and in Asheville at Swannanoa Hotel on the 18th and 19th.

With kindest regards, I am, sir,

Yours truly, George Gillette Thomas,

President North Carolina Board of Health.

Winston-Salem, N. C., September 19, 1908.

DR. GEORGE GILLETTE THOMAS.

President State Board of Health, Asheville, N. C.

DEAR SIR:—Yours of September 9th was duly received, and the plans covering the sewage-disposal plant for Carolina Heights reached me yesterday. I have given the matter attention and am writing the parties to-day relative to it, in which I gave my approval to the plans for the sewage-disposal plant, but have made some criticisms to the general layout of the sewers, and suggested some modifications.

Very truly yours,

J. L. LUDLOW.

Wilmington, N. C., September 11, 1908.

COLONEL J. L. LUDLOW.

Winston-Salem, N. C.

DEAR SIE:—The attached prints are of a sewage-disposal plan and lines for a plant we wish to install at Carolina Heights, Wilmington, N. C. The local sanitary board have referred it to the State Board, but owing to the absence of Dr. Thomas we are handing you the prints direct.

We have a letter from Dr. Thomas, dated North Wilkesboro, N. C., September 9th, stating that he was writing you on that date, and that addressing you direct would hasten the matter through.

We would much prefer to have more fall to our lines, but local conditions will not permit, as you will see by profile; but, although we do not think it absolutely necessary, we can install flush tanks, should you deem it advisable.

The following are some of the essentials which do not appear on the plans, but which aid in grasping the significance and applicability of the different dimensions and parts:

Plant designed for 81 houses.

Five hundred people, 100 gallons sewage per capita.

Settling time, 12 hours,

Settling tank capacity, 25,000 gallons.

Grit chamber to hold solids heavier than water.

Five scum boards to hold in the tank floating solids.

Both grit and scum, after becoming inoffensive, to be collected in sludge basin and removed.

Construction of settling tank in two parts to allow continuous treatment of sewinge while cleaning out one-half and to provide proper treatment of the small flows of sewage during the development of the Heights.

Sprinkling filter, one-twentieth of an acre.

Will oxidize a settling tank effluent to a non-putrescible, non-offensive liquid.

Giving a total purification in the plant of about 90 per cent, as judged by analysis showing bacteria, organic nitrogen and oxygen consumed.

The plant, constructed according to these plans and given a small amount of intelligent care while operating, will give no offense or cause for complaint from the people living near.

If you can consistently do so, would appreciate your giving your approval at earliest possible moment.

Yours respectfully,

B. H. STEPHENS.

Winston-Salem, N. C., September 19, 1908.

MR. B. H. STEPHENS.

Architect and Consulting Engineer, Wilmington, N. C.

Dear Sir:—Your letter in reference to sewage-disposal plant for Carolina Heights, a small suburb of Wilmington, N. C., under date of September 11th, together with blue prints of proposed installation, are found upon my return from several days absence.

Referring to the said plant, would advise that the disposal plant, as shown on the plans, when operated with a reasonable degree of intelligent supervision, should give very satisfactory results and render the sewage to a suitable degree of purification to permit its discharge into the stream proposed. Such a plant would meet my approval and in my judgment should be acceptable to the State Board of Health, to which body the matter has been referred by the county commissioners for approval.

With the plan of sewers as laid out, however, I think there would arise considerable difficulties in operation and in the delivery of the sewage to the disposal plant. The pipes have insufficient gradients and are so small that frequent stoppages would be quite probable.

I am not advised as to whether this feature of the installation has been referred for my approval or not, but if so, I would withhold approval, subject to certain modifications in the plans, viz.: Substitution of manholes where lampholes are shown on the plans at points of schange in alignment and grade; the placing of automatic flush tanks on the head of all sewer lines; the elimination of all 4-inch sewer lines except for individual house connections; the substitution of 8-inch pipe for 6-inch in the main sewer line, and the increase of gradients to not less than three-tenths of 1 per cent. The latter requirement, it appears, may be accomplished by decreasing the depth of the contact bed of filter with a corresponding increase in area, or by lowering the elevation of the septic tank, which would probably require a different plan of distribution on the filter contact bed.

Very truly yours,

J. L. LUDLOW,

Consulting Engineer and Member N. C. State Board of Health.

WILMINGTON, N. C., September 23, 1908.

MR. J. L. LUDLOW.

Engineer North Carolina State Board of Health, Winston-Salem, N. C.

DEAR SIR:-This will acknowledge receipt of your letter of the 19th, in which you advise that a plant constructed as shown on blue prints referred to you would meet with your approval, but that there would be some question in your mind as to the sewage lines. Referring to the latter, would say that to follow the several features referred to would work a hardship on us at this time inasmuch as the engineer who had the matter in charge before it came to our hands had had considerable of the mains installed, together with a great many of the manholes, and, in short, has left the entire situation in very bad shape, and it is our desire to make use of as much of the work already done as possible; we could, however, substitute an 8-inch line from the last mauhole to the tank in place of the 6-iuch and install flush tanks at the heads of each line, as well as substitute manholes at the point where lampholes are shown. We were of the opiniou that the 4-lnch lives would be sufficient to handle the sewage that would pass through them, for the reason that the houses that are being constructed to be cared for by these lines are small, averaging one bathroom and one kitchen to each house. We are also requesting those connecting with the line to put in grease traps.

Would say further that it will be a great many years before each lot will be occupied; at the present time there are only ten houses completed and at the rate we are going it would take eight or ten years to put the plant up to its full capacity, and at that time it would probably be necessary to install new pipe lines, which could be enlarged.

We trust that with the foregoing explanation you will see your way clear to approve the work as outlined and alterations hereiu mentioned.

Yours respectfully,

B. H. Stephens.

Winston-Salem, N. C., September 25, 1908.

Mr. B. H. STEPHENS,

Wilmington, N. C.

Dear Sir:—I have your favor of September 23d, in reply to my letter to you under date of the 19th, relative to the proposed sewerage system for Carolina Heights suburb. I note your statement that considerable of these sewer lines had been laid according to the plans submitted to me and from which I withheld my approval, and note your hope that in consideration of the alterations and changes that you find it feasible to make, as set forth in your letter, that I may modify my former advice in the matter and approve the work as outlined in your letter.

I have given this matter careful consideration and fully appreciate the position in which the owner of the property is placed by reason of having a portion of this work already constructed, and should be pleased if I could see my way clear to modify my former statements and recommendations, but am unable to do so, and cau only reaffirm the statements and recommendations contained in my letter referring to the matter under date of the 19th just.

Very truly yours, J. L. Ludlow, Engineer and Member of the State Board of Health.

## TYPHOID FEVER AT COUNCIL.

CLARKTON, N. C., June 2, 1907.

DR. R. H. LEWIS,

Secretary State Board of Health, Raleigh, N. C.

MY DEAR DOCTOR:—The epidemic of typhold fever that we had such a time with last year at Council has broken out again. Two eople, a man and a woman, have already died with it this year and several more have it. Eight or nine died last year, which was a retty big per cent of the population. If you can suggest anything to stop it, please let me know. We have "cleaned up" in a general way and limed and burnt, etc. They keep after me to do something more and I don't know anything more to do.

Please send cases for two or three samples of water to be examined. Thanking you in advance.

Yours very truly, Leslie B. Evans, Superintendent of Health, Bladen County.

RALEIGH, N. C., June 26, 1907.

Dr. Leslie B. Evans,

Clarkton, N. C.

MY DEAR DOCTOR:—I am sorry to learn that you have another epidemic of typhoid on your hands, and regret very much that, owing to the absence of Dr. McCarthy until the 15th of July, our Laboratory will be closed and the analyses desired cannot be made until after that date.

I would recommend that the drinking-water used in the community be boiled. That, of course, gives it a flat taste, but this trouble can be remedied by pouring it for a little distance from one vessel to another, especially through the rose of a watering pot, which, as you know, makes a number of fine streams, the object being to aerate the water.

You also know the opinion that has grown very much since our Spanish War and the printing of the report of the Commission of Army Surgeons on the outbreak of typhoid fever in our camps, that typhoid fever is transmitted very frequently by flies and by personal contact. The commission stated in their report that in the epidemic at Chickamauga, involving thousands of cases, there was no evidence whatever connecting the water supply with the fever, and they laid it chiefly to the flies.

. Now the task to be accomplished is to so arrange things that flies cannot come in contact with the bowel discharges of the typhoid-fever cases, for if they do they can fly directly to the dining-room or kitchen and infect the food. Now, as people often have bacilli before they are actually attacked, and as they persist certainly for several weeks after the patient has actually recovered, you can understand how all surface privies are liable to be inoculated and consequently become a source of dauger on the fly theory. I would, therefore, suggest that lime or ashes or, best, rich mould in the form of dust, be used to cover every evacuation, and that the privies be cleaned not less frequently than twice a week.

Another method that perhaps would be better would be to use carbolate of lime or fluid carbolic acid, as flies dislike very much the odor of carbolic. Another protection would be to have a flat or swinging door in the rear so as to shut out the light, as flies avoid darkness.

If the people in the community have respectable privies they ought not to have any trouble in carrying out these suggestions, but the difficulty is that in some communities they do not have any privies at all. In that case the danger is still greater; but, knowing what you want to accomplish, a man of your knowledge and common sense, I am satisfied, could give the proper instructions.

Very truly yours,

RICHARD H. LEWIS, M. D., Secretary.

Council, N. C., July 22, 1907.

DR. RICHARD H. LEWIS.

Secretary State Board of Health, Raleigh, N. C.

DEAR SIR:—We are now laboring under the second year of the typhoid-fever epidemic, which has been raging here since about April, 1906; and finding that we are losing ground in fighting it, beg to ask that you come to our assistance immediately.

We beg to refer you to the following physicians that are treating the cases, who have so far not been able to cope with the situation, and advise us to call you to our ald: Dr. D. W. Bullock, Wilmington, N. C.; Dr. L. B. Evans, Clarkton, N. C.; Dr. G. L. Clark, Clarkton, N. C.; Dr. B. T. Atkins, city.

Statistics show that we have lost within the last twelve months 33½ per cent of our population, and that it is more fatal than any smallpox epidemic that the county has suffered within our recollection.

We wish you to come and arrange to analyze the water supply, etc., and see if you cannot assist us in locating the cause. If you can, come prepared to do the work here. Will furnish and prepare a room for the work.

We have purchased some fifty barrels of lime for free distribution, and are using it freely and will continue to use all precautions possible.

Kindly advise when we may expect you.

Yours very truly,

J. A. MEEDER, Mayor, W. D. SHAW, B. J. SANDERLIN, W. C. VICK,

Commissioners.

RALEIGH, N. C., July 23, 1907.

HON. J. A. MEEDER, Mayor,

Council, N. C.

My dear Sir:—Yours of the 22d inst., in regard to the epidemic of typhoid fever prevailing in your town, has just been received.

In reply I beg to say that I am so situated, and will be for the next fortnight, that I cannot get away from home. I also regret to say that the equipment of our Lahoratory, in both men and apparatus, will not permit analyses being made on the spot. On June 26th I received a letter from Dr. L. B. Evans, Superintendent of Health of Bladen County, under whose jurisdiction this matter comes, in regard to this matter, and I enclose a copy of my reply, from which you will refresh your mind as to the management of typhold fever, which he, no doubt, has explained to you.

Dr. McCarthy having returned, I have had three sterilized bottles for samples of the water of your town sent to Dr. Evans, that we may ascertain the healthfuluess of your water supply, fluding out whether it is infected or not.

In addition to what I said in my letter to Dr. Evans, I think, as the fever seems to be so persistent, that it would be advisable to thoroughly disinfect the rooms occupied by persons sick of typhoid fever after their death or recovery. In order to carry out the proper sanitary rules strictly much attention and courage is required.

If you still think it necessary to have a member of the Board visit your town, the proper course to be pursued would be to apply to Dr. Evans, the County SuperIntendent of Health, and ask him to request the attendance of a member of the Board. I would suggest that the President of the Board, Dr. G. G. Thomas, who lives in Wilmington, could visit Council with comparatively little inconvenience and expense.

I would impress upon you the importance of everybody boiling their drinking-water until the analyses are made, but I am afraid you will find it an extremely difficult matter to get people to do this.

Hoping that you can soon control the outbreak, I am,

Yours very truly,

RICHARD H. LEWIS, M. D., Secretary.

RALEIGH, N. C., July 26, 1907.

Dr. George G. Thomas.

President North Carolina State Board of Health,

Wilmington, N. C.

My Dear Doctor :- I euclose a letter from Dr. Evans, Superintendent of Health of Bladen County, which explains itself. The Mayor of the town has also written to me in regard to it and set forth a very serious condition of affairs. This is the second year they have had an epidemic of large proportions for so small a community.

As you are so year that you could run up in the morning and return by dinner, I hope you can go. It would take me quite a considerable time to manage it; and another trouble is that my partner is away from home and will not return for ten days more, consequently it is more inconvenient than usual for me to get away. Of course, however, I am at your command. Please let me know as soon as you decide what is best to be done.

Very truly yours.

RICHARD H. LEWIS, M. D., Secretary.

WILMINGTON, N. C., July 3, 1907.

Dr. R. H. Lewis.

Secretary State Board of Health, Raleigh, N. C.

DEAR DOCTOR:-Pursuaut to your request, I have this day visited Council and have gone over the situation there with Dr. Evans, Superiutendent of Health of Bladen County, and beg leave to report the findings as follows:

Iu April, 1906, the wife of Mr. J. A. Meeder sickeued with typhoid fever. During the year 1906 there were four other cases in this house. In January, 1907, his sister-in-law, Mrs. Meeder, came from Norlina to live with Mr. J. A. Meeder. Three weeks after her arrival she developed typhoid fever and died. A negro boy, who was iu the employ of Mr. Meeder during the entire time of this fever, developed the disease about three weeks ago, and is now sick in the hospital in this eity. The uext ease was in the house of Mr. W. C. Vick, himself and wife. This honse is about fifty yards from Meeder's and the next house to it. During the time that Meeder had typhoid in his family, Mr. R. E. Vick, who lives just beyond Mr. W. C. Vick, the two brothers about the same distance apart, had two eases in his house-two daughters, small children, one of whom died. Next was the daughter of Mr. J. S. Grimsley, who worked in a store on the other side of the railroad immediately opposite Meeder's house, about seventy-five yards from this house, and the water she drank came from a well in an open space near the store. She died. Mr. W. D. Shaw, who lives back of Meeder's honse about one hundred yards, had one son and one daughter sick with typhoid fever some time during the snmmer of 1906, both of whom recovered. In 1907 his son-in-law, Mr. C. A. Edwards, who had been there about five months, sickened with typhoid fever, and died in Jnne, after six weeks' sickness. Mr. J. Q. Nye, who lived in a house well back in the woods from the village, but worked in a shop owned by the Councils near the point of the original outbreak, the Meeder's honse, died in October. His cook, a negro woman, sickened shortly after he did and died. A negro by the name of Graham, living on the other side of the railroad from the above reported cases, except the Grimsley case, had typhoid fever and died. This is a donbtful case, because he came home from Chadbonrn sick. In 1907, as I have already noted, Mrs. Meeder, sister-in-law of W. D. Shaw, died, in June last. In addition to these, there was a white section-hand by the name of Montgomery Benson, who had typhoid fever, as well as a small child. He died.

This makes 19 cases, with 8 deaths, which is about 42 per cent. This seems worse when you consider that within the corporation limits of the town, which is one mile square, there lived, according to the best estimates by persons with whom I talked, only about seventy people. So that you will see that this was a right serious condition of affairs; these cases occurring between April, 1906, and June, 1907. The town is built in a flat country, from which the drainage is very imperfect. The evidence of last night's rain and of the raiu of the previous day, as I saw it to-day, was apparent everywhere in mudholes in the roads and in the stagnant waters standing in the ditches.

All of the privies, as you would expect, are surface privies, to which very little care is apparently giveu.

Mr. Meeder claims that his household was carefully looked after, and that all of the discharges were disinfected under the care of a nurse. This is certified to also by Dr. Evans. Nevertheless, the fever developed in every member of his family, excepting himself, and the infection was evidently resident in the house after they recovered, because his sister-in-law developed it three weeks after her arrival, and the negro boy went down with it at a later date. It is probable that the two Vicks, who lived next to Mr. Meeder, visited the bouse, but of this I am not certain; but it is easily understood how flies might have carried the contagion from Meeder's house to either one of these houses. It is more difficult to account for the other cases, excepting the Grimsley girl, who might have been in some way infected by insect convection, as her father's store was immediately across the railroad from Meeder's, about seventy-five yards distant.

The water supply of the town usually is from driven wells, averaging about twenty-three feet in depth. This pipe goes down through a topsoil of sand between two and three feet in depth, then through

a loose yellow clay fourteen feet, and through a bluish clay and into sand again, which is the water-bearing point. The pumps of Meeder and Shaw are both driven immediately under the back porches, and you can understand that, if there was any infected liquid material turned ont anywhere near these pumps, the drip-water would naturally sink down through this loose soil to the source of supply. Mr. McCarthy has examined the water of the two wells, and says that both of them are pollnted, carrying intestinal bacteria and rather a large amount of chlorine, both of which indicate fæcal pollntion; but the origin of the fever in Mr. Meeder's family is a matter of grave doubt. There was no one sick in it up to the time his wife was taken down, nor had there ever been a case of typhoid fever in the neighborhood since the town was started, as far as any one knew. But Mr. Meeder keeps a house in which he offers hotel accommodation to traveling men and others, and it is possible that in this way infection may have been carried into the household. The conditions existing around the town, bad drainage, stagnant water, and small puddles in the roads, would all help ont, but, of course, not produce disease.

I regret to say that it seems to me that it is necessary for us to come to the conclusion that the directions for the care of premises and persons sick with typhold fever, so plainly set out in the Board's leaflet, have not been observed. I noted, with some surprise, the consolation which they gave themselves in showing me little scattered heaps of slaked lime under the houses, around the mudholes, and in the privies. No doubt, this lime was thoroughly slaked before distributed, and in which case it would be very unevenly distributed at any rate. I advised them in using lime to use only the milk of lime, and to always use it freshly prepared. My advice to Mr. Meeder, who is Mayor of the town, was to have his town drained thoroughly by sufficient ditches and to have the surface privies carefully looked after. They should have boxes in all of the privies and charcoal or lime and clay to dry the contents of the boxes, and proper provision made for their frequent emptying and cleaning.

Right now a good many in the neighborhood are immune from typhoid fever. Quite a number with whom I talked had had typhoid previously, and I am disposed to think that the stress of danger is over, as there is no sickness of any consequence in the community.

It is worth while to say that notwithstanding the amount of stagnant water in ditches and on the surface in and around the town, there is no malaria present, nor is there any history of outbreaks of malaria previously. Dr. Evans assured me of this fact.

It is also to be noted that there is no milk drank in the town. I believe only one person in the town owns a cow. The only other milk used is condensed milk. So that this common source of infection is cut out.

There is no doubt that the directions of the leaflet which had regard to the care of the hands of assistants in typhoid cases were often disregarded, as well as for the care of all of the belongings of the patients. I think, however, that now that the disease is stopped at this point that it will hardly reappear unless there is a fresh infection from the outside.

Yours very truly,

George Gillette Thomas,
President State Board of Health.

RALEIGH, N. C., August 3, 1907.

Dr. LESLIE B. EVANS,

Superintendent of Health, Clarkton, N. C.

My DEAR DR. Evans :-- I am in receipt of the report of Dr. Thomas in regard to the typhoid-fever situation at Council. I agree with him in his views, and would urge, therefore, upon the community the strict compliance with the instructious set forth in the leaflet, which has been distributed; the proper care of surface privies (such as described by Dr. Thomas), the drainage of the town and extra care in regard to drinking-water. The water from the pumps of Messrs. Meeder and Shaw, which was found by Dr. McCarthy to be infected with intestinal bacteria and a rather large amount of chlorine, both of which indicate fæcal contamination, should be invariably boiled before being drunk. A better plan would be to abandon these wells altogether and sink new pumps uot less than 75 feet from the present infected location. The drainage power of a pump is supposed to be represented by an area the radius of which is three times as great as the depth of the well, and, according to Dr. Thomas's report, the wells in the town average 23 feet in depth. While there will probably be no more typhoid fever among the present members of their families, visiting friends and relatives might at any time be infected.

Eternal vigilance is the price of health, as well as liberty, and the eradication of a poison that has obtained such a hold as the typhoid bacillus has upon Council will take time and the expenditure of some money. The population being so small and the number of cases in the past two years so many, it is to be hoped that the susceptible material has become exhausted and that there will be very little, if any, further trouble to the present residents. But it is for the stranger within their gates that I am now chiefly solicitous about. Besides giving the disease to their friends and kinsmen, they distribute it to different neighborhoods, or are liable to do so, unless the present conditions are remedied.

Yours very truly,

RICHARD H. LEWIS, M. D., Secretary.

## OPINIONS OF THE ATTORNEY-GENERAL.

#### WATER TAX OF LUMBERTON.

Lumberton, N. C., October 29, 1908.

DR. R. H. LEWIS.

Raleigh, N. C.

Dear Sir :- Your several letters addressed to the mayor and sheriff, relative to the amount of taxes due by the town on account of examination of water supplies, have been referred to me as town attorney for reply. I beg to say that I do not think the statute of 1905, as amended by the Acts of 1907, applies to the town of Lnmberton. The water snpply of the town is owned by the mnnicipal government, but it is not used for drinking purposes. The water is pumped from the river into the tank and is used exclusively for fire protection and bathing purposes. No person here thinks of drinking the town water. I do not presume that there is a person in Lumberton, either white or colored, who would think of drinking the water furnished by the town. It seems that the Acts of 1905 and 1907 contemplate the analysis only of drinking-waters. I can see no use of any examination of water which is used simply for fire and bathing purposes. It has been for this reason that the samples of this water have not been sent to your department herctofore. I will be glad if you will refer this letter to the attorney of your Board and let me know what he thinks about it. The town has no desire whatever to do anything except what is right in the premises, but at the same time you can very readily see that under the circumstances it seems to us that it is a hardship to require us to pay the amount of these taxes. Yours very truly, R. C. LAURENCE.

RALEIGH, N. C., November 2, 1908.

HON. HAYDEN CLEMENT.

Assistant Attorney-General, Raleigh, N. C.

My dear Sir:—As the legal representative of the State, I refer to you a letter just received from Mr. R. C. Laurence for an opinion as to whether the town of Lumberton should not pay the water tax imposed by chapter 884, Laws of 1907, a copy of which I enclose for your convenience.

The act says: "Each and every water company, municipal, corporate or private, selling water to the people," shall pay this tax.

There is, of conrse, something in Mr. Laurence's contention, as to the difference it makes whether people drink the water or not; but it must not be forgotten that disease may be contracted from an infected water supply that is used for bathing purposes and for the kitchen, as, for example, in washing raw vegetables.

While the main object, of conrse, of the statute was to protect the people from water-borne diseases, at the same time the tax is for the support of the Laboratory, not only for this purpose, but for other health interests.

Of course, I know nothing of the law, but it seems to me that Lumberton onght to pay the tax. It is the only town in North Carolina, large or small, having a water supply, that does not, though it did for a while in the beginning.

An early opinion will oblige,

Yours very trnly,

RICHARD H. LEWIS, M. D., Secretary.

Raleigh, N. C., December 17, 1908.

Dr. R. H. Lewis.

Secretary State Board of Health, Raleigh, N. C.

Dear Sir:—I have your favor requesting an opinion as to whether the town of Limberton should not pay the water tax imposed by chapter S84, Public Laws of 1907. The act says: "Each and every water company, municipal, corporate or private, selling water to the people," shall pay this tax.

I have carefully examined the letter of Mr. R. C. Lanrence, and admit that there is something in his contention that there is a difference where the people drink the water, but the statute does not make it a decided distinction, but imposes a tax on all persons selling water to the people; in addition to this, it must not be forgotten that disease may be contracted from an infected water supply, when used for kitchen and bath purposes, as, for example, washing raw vegetables, lettnee, and the like.

My opinion is, therefore, that while the intention of the statute is to prevent water-borne diseases, at the same time the tax is for the Laboratory, and not only for this, but for the health of the people. I think the town of Lumberton should be made to pay the tax, although it is not for drinking purposes.

Very truly yours, Hayden Clement,

Assistant Attorney-General.

#### ENFORCEMENT OF LAW AGAINST NUISANCES.

Raleigh, N. C., September 25, 1907.

HON. HAYDEN CLEMENT,

Assistant Attorney-General, Raleigh, N. C.

MY DEAR SIR:—In order to save you the trouble of looking it up, I enclose a copy of an act relating to the Board of Health, as amended by the Legislature of 1901, and would be glad to have some advice as to the proper method of carrying out section 21.

While a fee of one dollar a day for failure to abate a nuisance, after its declaration by the County Superintendent of Health, has been imposed, nothing has been said about the method of collecting the said fine. I would appreciate very much your opinion as to the proper method of procedure. Who should institute the suit, in what court, and who should bear the expense of the same?

Thanking you in advance for a reply, I am,

Yours very truly,

RICHARD H. LEWIS, M. D., Secretary.

RALEIGH, N. C., September 27, 1907.

DR. RICHARD H. LEWIS.

Secretary State Board of Health,

Raleigh, N. C.

Dear Sir:—Replying to your favor requesting a construction of section 21, chapter 214, Laws of 1893, I beg to state that the action should be brought in the name of the State, after giving twenty-four hours' written notice, and if the action is brought within fifty days after the notification of the nuisance, the same should be brought in a magistrate's court, or if it is within the municipal limits of a town or city, in either a magistrate's or a mayor's court. If, however, you delay bringing the action until after the penalties have accumulated to over fifty dollars fine, it should be brought in the Superior Court.

The penalty, of course, carries with it the cost, to be paid by the defendant to the prosecuting officer, who turns it over to the county treasurer.

Very truly yours,

Hayden Clement, Assistant Attorney-General.

# LEGISLATION BY THE GENERAL ASSEMBLY OF 1907.

AN ACT TO AMEND SECTION 3057 OF THE REVISAL OF 1905, IN RELATION TO THE STATE LABORATORY OF HYGIENE.

Section 1. That section 3057 of the Revisal of 1905 be amended by striking out in line eighteen the words "twelve hundred dollars" and inserting in lieu thereof the words "two thousand dollars annually," and by inserting after the words "sixty," in line ulueteen, the word "form."

[The effect of the above is to add two thousand dollars from the general treasury to the annual income of the laboratory, heretofore derived solely from the sixty-dollar tax on water companies. The \$1,200 stricken out was a single and not a continuing appropriation. The four dollars were added to cover expressage on samples, as some of the companies refused to pay it. The income of the laboratory now, while not large, will, we think, be sufficient to enable it to adequately fulfill its mission.]

## AN ACT TO AMEND SECTION 3052 OF THE REVISAL OF 1905, IN RELATION TO WATER SUPPLIES.

Section 1. That section 3052 of the Revisal of 1905 be amended by striking out all after the word "maintain," in line five, and inserting in lieu thereof the following: "A system for collecting and disposing of all accumulations of human excrement within their respective jurisdictions, or control, at least once each week, by burning, by burial, or by some other method approved by the State Board of Health."

[The original act to protect water supplies required the removal of human excrement from the watershed, which was impracticable and unnecessary.]

## AN ACT TO AMEND SECTION 3056 OF THE REVISAL OF 1905, IN RELATION TO WATER SUPPLIES.

Section 1. That section 3056 of the Revisal of 1905 be amended by adding at the end thereof the following: "And if at the end of ninety days more, or four months from the time of the first service of said notice of dangerous conditions and demand for their removal, the said removal has not been accomplished, the firm, individual or corporation selling water to the public shall be guilty of a misdemeanor, and shall

upon conviction thereof be fined in the sum of five hundred dollars; and a continuance of the said conditions dangerous to the public health for thirty days thereafter shall constitute a new offense and be punishable by a fine of the same amount: Provided, that the time limit above set may be extended by a committee of three members of the State Board of Health, of which committee the secretary and the engineer shall be two, to such extent as the facts and conditions in the case may in their judgment warrant."

AN ACT AUTHORIZING THE STATE BOARD OF HEALTH TO PROVIDE FOR THE PREVENTIVE TREATMENT OF HYDRO-PHOBIA.

Section 1. That the State Board of Health is hereby authorized and empowered to provide for and have conducted under its direction the preventive treatment of hydrophobia or rables, whenever in its judgment circumstances, financial and other, will justify it. To meet the expenses of this treatment the said board is hereby given authority to supplement the revenue derived from fees for the treatment by such sums from the treasury of the State Laboratory of Hygiene as may be necessary: Provided, that the usefulness and efficiency of the said laboratory is not thereby impaired.

SEC. 2. That the benefits of said treatment shall be given free of charge to all residents of the State who shall present to the Secretary of the State Board of Health, or its representative having in charge the management of this special work, an affidavit of inability to pay, duly sworn to and subscribed before a justice of the peace, or, if the case be a minor, such an affidavit by the parent or guardian. To meet as far as may be the expenses of this special work, the said State Board of Health is hereby authorized and directed to demand from those able to do so the payment in advance of a reasonable fee, not to exceed in any case the usual charge made by the reputable Pasteur institutes of this country.

## AN ACT TO ESTABLISH A SANATORIUM FOR THE TREAT-MENT OF TUBERCULOSIS.

Section 1. That there shall be appropriated the sum of fifteen thousand dollars from the general funds in the State Treasury for the establishment of a sanatorium for the treatment of persons afflicted with tuberculosis,

Sec. 2. That the control of the said sanatorium shall be vested in a board of directors composed of twelve members, to be elected by the General Assembly of North Carolina. Sec. 3. That the said board of directors shall be appointed in four lasses of three directors each: the first class to serve for a period of wo years; the second class for a period of four years; the third class or a period of six years, and the fourth class for a period of eight ears. The following members shall constitute the first board of lirectors, to wit: First class, I. E. Green, Y. T. Ormond and W. H. Whitehead, who shall serve for a period of two years from the date f their election and until their successors are elected and qualified; econd class, to be composed of John D. Dawes, W. E. Breese and Walter Murphy, who shall serve for a period of four years from the late of their election and until their successors are duly elected and malified; the third class shall be composed of N. A. McLean, M. Eugene Street and Dr. J. R. Gordon, who shall serve for a period of dx years from the date of their election and until their successors are duly elected and qualified; the fourth class shall be composed of Dr. J. E. Brooks, J. Reese Blair and L. S. Blades, who shall serve for a period of eight years from the date of their election and until their successors are duly elected and qualified. The Secretary of the North Carolina State Board of Health shall be ex officio a member of the board of directors.

Sec. 4. In case any vacancy or vacancies shall occur in either of the said classes by death or removal from the State of any member of the said board of directors as hereinbefore composed, or for any other reason, such vacancy or vacancies shall be filled by the board, the person or persons thus chosen to serve until the next succeeding session of the General Assembly of North Carolina, when a successor or successors shall be elected by the General Assembly to fill out the unexpired term of the class or classes in which said vacancy or vacancies occur.

Sec. 5. That said board of directors shall be and are hereby constituted a body politic and corporate, under the name and style of "North Carolina Sanatorium for the Treatment of Tuberculosis," and upon them, as such, are hereby couferred all the duties, powers, privileges and obligations incident to bodies corporate.

Sec. 6. That said board of directors are hereby given full power and authority to meet and organize themselves, from their own numbers to elect a chairman, to purchase sites, to erect buildings and to provide such apparatus and equipment as may be necessary to establish such a sanatorium and prepare it for the reception of patients: Provided, such expenditures do not exceed the amount appropriated by section one of this act; with power in the board to elect a superintendent, fix his compensation, and do every other act or thing reasonably necessary and incident to carrying out the provisions of this act.

Sec. 7. The board of directors shall prescribe the duties of the superintendent, who shall be a skilled physician of good character and

good business habits and otherwise qualified to discharge the duties of his office. He shall hold office for a period of two years from and after the date of his election, unless sooner removed therefrom by the board for incompetency or misconduct in office, and shall keep a record of his transactions and duly enter the same in a book or books for the purpose.

Sec. 8. That said superintendent shall employ such subordinate officers and employees of said sanatorium as may be necessary and fix their compensation, subject to the approval of the board, and said superintendent shall have the power to discharge the same for incompetency or misconduct in office, and the proceedings in regard to such shall be reported to the said board of directors.

Sec. 9. The superintendent shall make monthly reports to the chairman of the board of directors, clearly setting forth the conditions and workings of the institution, and upon the receipt of such report said chairman shall have authority to convene said board, if in his discretion it is necessary to do so. Said superintendent shall make a detailed report of the conditions and workings of the institution every three (3) months to the board of directors, and he shall also make a detailed report to the Governor and the General Assembly. The directors shall be required to hold meetings of their board every three (3) months, or oftener, if the chairman of said board shall call them together, and said board shall be required to make annual reports of the conditions and workings of the hospital herein provided for to the Governor and General Assembly.

Sec. 10. The board of directors shall at their first meeting select from their number an executive committee, composed of the chairman of said board and two of their members, who, in the absence of the board of directors, shall have the direction of the affairs of the said hospital.

Sec. 11. The board of directors shall make all such by-laws aud regulations for the government of the hospital as shall be necessary, among which shall be such as shall make the said sanatorium as nearly self-supporting as shall be consistent with the purpose of its creation.

SEC. 12. The Treasurer of the State of North Carolina shall be the treasurer of the said corporation. The said treasurer shall keep all accounts of the said sanatorium and pay out all moneys, upon a warrant of the superintendent of said sanatorium, countersigned by two members of the board of directors, under such rules and regulations as said board may establish.

Sec. 13. For the purpose of maintaining and defraying the running expenses of said sanatorium there shall be appropriated annually the sum of five thousand dollars (\$5,000) from the general funds of the State Treasury in addition to the appropriation provided for in section one of this act, which shall be deposited with the treasurer of the corporation and shall be subject to the orders of the said board.

SEC. 14. Said board of directors shall be empowered to receive or accept gifts or donations for the henefit of the said sanatorium, and said board shall, in their discretion, use the same for carrying out the purposes for which the said sanatorium is established.

Sec. 15. Each member of the board of directors shall be entitled to receive as compensation the sum of two dollars (\$2) per day while exclusively engaged in conducting the affairs of the said sanatorium, in addition to his necessary traveling expenses and hotel bills.

AN ACT PROVIDING FOR THE SEPARATION OF PRISONERS SUFFERING WITH TUBERCULOSIS FROM OTHER PRISONERS.

Section 1. That the hoard of county commissioners of the respective counties of North Carolina shall provide in the jail-house or in any camp or place where prisoners are committed for keeping or sentenced to a term of imprisonment in any county in the State of North Carolina, separate cells or rooms or a place in which shall be confined any prisoner or prisoners who may be committed for keeping or sentenced to said prison or place of confinement for a term of imprisonment, who has been examined by the county superintendent of health and pronounced by the said county superintendent of health as being affected with tuberculosis.

Sec. 2. That it shall be the duty of any sheriff of any county when a prisoner is placed in his custody for the purpose of heing committed to jail or any place of confinement mentioned in this act, who said sheriff has been informed or has any reason to believe or suspect is suffering with tuberculosis, to have any such prisoner examined by the county superintendent of health, and if said prisoner shall he pronounced by said county superintendent of health as a tuberculous prisoner, then said prisoner shall be separated from the other prisoners and confined in a separate ceil or place provided for by this act.

SEC. 3. That it shall be the duty of the Board of Directors of the State's Prison to provide separate cells or apartments in the said State's Prison in which shall he kept any prisoner or prisoners who may be sentenced to that institution for a term of imprisonment, who after being examined and pronounced by the physician in charge as being affected with tuberculosis.

SEC. 4. That the cells and places of confinement provided for in this act for prisoners affected with tuberculosis shall be kept exclusively for said tuberculous prisoners, and under no circumstances or conditions shall any other prisoner be committed or sentenced to the institutions and places of imprisonment mentioned in this act, who is well and not affected with tuberculosis, be confined in the cells or places of confinement therein provided for tuberculous prisoners: Provided fur-

ther, that when said cells or places of confinement provided for in this act, either in the county jail or camps or the State's Prison, have been used and occupied by any prisoners affected with tuberculosis, the said cells or places of confinement shall not be used for any other prisoners until the county superintendent of health or the physician in charge and health authorities of the State's Prison have been notified, and the said cells or places of confinement have been thoroughly funigated and disinfected under the supervision of the said county superintendent of health or the physician in charge and the health authorities of said State's Prison, in the manner prescribed and required by the State Board of Health.

Sec. 5. Whenever any prisoner or prisoners shall be committed to any of the prisons or places of confinement designated in this act, it shall be the duty of the sheriff of the county or the warden of the State's Prison, as the case may be, in the event any such prisoner or prisoners he known or suspected by said authorities to he suffering with tuberculosis, to have any such prisoner or prisoners examined by the county superintendent of health or the physician in charge within five days after they have been committed or sentenced to said prison.

Sec. 6. That uothing contained in this act shall be construed as to interfere with or prevent the county or State authorities from working together all prisoners on public works as now provided for by law.

Sec. 7. That any person or persons violating any of the terms or provisions of this act shall be guilty of a misdemeanor and upon conviction shall be punished in the discretion of the court.

Sec. 8. This act shall be in force from and after August first, one thousand nine hundred and seven.

In the General Assembly read three times, and ratified this the 4th day of March, A. D. 1907.

## AN ACT REQUIRING RAILROAD COMPANIES TO KEEP THEIR PASSENGER-CARS AND TOILET-ROOMS CLEAN AND DE-CENT.

Section 1. That every person or railroad company, whether incorporated or not, engaging in the regular business of carrying passengers on its railroad cars in this State, shall have the passenger-cars on their roads cleaned, hrushed and dusted and the windows washed, if needed, at least once each day, and have in each car, in which male and female passengers are carried therein, a toilet-room for each sex, and have the same kept clean.

Sec. 2. Any person or corporation engaged in the husiness described in section one of this act, who shall willfully or negligently fail or refuse to give orders to their agent or agents in charge of such ears and comply with the requirements of this act shall forfeit twenty dollars (\$20) for each day that it refuses, to be recovered by any person suing for said penalty.

SEC. 3. That the willful or negligent refusal or the failure on the part of the conductor or manager of any such passenger-car as named in section one to comply with said section one shall be received as evidence of such failure or refusal of such person or railroad company to give such orders, and, moreover, such conductor or manager shall be guilty of a misdemeanor if he fails or refuses to carry out said orders of the person or company mentioned in section one of this act.

Sec. 4. That this act shall take effect from and after the first day

of May, one thousand nine hundred and seven.

AN ACT TO AMEND SECTION 4498 OF THE REVISAL OF 1905, BY ADDING A SUBSECTION MARKED (A) THERETO FOR ENLARGING THE POWERS OF THE BOARD OF MEDICAL EXAMINERS IN GRANTING A LICENSE TO APPLICANTS TO PRACTICE MEDICINE.

Section 1. That section four thousand four hundred and ninety-eight of the Revisal of one thousand nine hundred and five be ameuded by adding a subsection marked (a) "That the Board of Medical Examiners shall in their discretion issue a license to any applicant to practice medicine and surgery in this State without examination, if said applicant exhibits a diploma or satisfactory proof of graduating from a medical college in good standing, requiring an attendance of not less than three years and a license issued to him to practice medicine and surgery by the Board of Medical Examiners of another State."

[The saving feature in the above is that it is left to the discretion of the Board of Examiners as to what States they shall reciprocate with. We can trust them to see to it that our standard is not lowered.]

## SMALLPOX.

In the biennial period covered by this report the number of cases of smallpox reported was: White, 1,788; colored, 2,191; total, 3,979. The number of deaths: White, 8; colored, 6; total, 14.

In the preceding two years the number of cases was: White, 6,441; colored, 6,985; total, 13,426; and the number of deaths: White, 14; colored, 29; total, 43.

From the above figures it appears that the disease is becoming decidedly less prevalent, the number of cases being less than one-third that of the two years before, and the number of deaths also a trifle less than one-third that of the same period.

## COMPULSORY VACCINATION—DECISION OF THE SUPREME COURT.

Without the power to order and enforce compulsory vaccination it would be impossible to secure the vaccination of all the people—the only really effective preventive of smallpox. We are very glad, therefore, to chronicle another decision by our Supreme Court sustaining the right of the proper authorities to initiate and carry out such regulations. A decision of similar effect was State v. Hay, from Alamance, in 1900. We take much pleasure in giving below the able opinion of Justice Hoke. We are specially glad that Superintendent of Health Stewart was sustained, for he showed an earnest devotion to duty that deserves the highest praise:

#### MORGAN V. STEWART.

(Supreme Court of North Carolina, April 24, 1907.)

 $\begin{tabular}{lll} {\it Malicious Prosecution-Want of Probable Cause-Criminal \\ {\it Prosecution.} \end{tabular}$ 

Revisal 1905, sec. 4451, provides that on the appearance of smallpox in a neighborhood, the sanitary committee of any county can make such regulations for the vaccination of its inhabitants and impose such penalties as they may deem necessary to protect the public health. Section 3455 provides that if any person shall violate any of the regulations of the sanitary authorities of any county as to vaccination he shall be guilty of a misdemeanor. Smallpox having become prevalent in a county, and an epidemic being threatened, the sanitary committee passed a resolution that any person within a radins of three miles of any schoolhouse who willfully refused to be vaccinated or to allow any one in his charge to be vaccinated should be guilty of a misdemeauor, and the county superintendent of health was directed to enforce compulsory vaccination as uccessary. Smallpox having developed within three miles of the plaintiff's schoolhouse, the county superintendent requested that he be allowed to vaccinate plaintiff and his scholars, which request was refused, and the county superintendent instituted a prosecution against plaintiff which resulted in his acquittal: Held, in an action for malicious prosecution by plaintiff against the county superintendent, that there was probable cause for the prosecution of plaintiff by the county superintendent.

Appeal from Superior Court, Anson County. Justice, Judge.

Action by C. H. Morgan against Heury D. Stewart. From a judgment for plaintiff, defendant appeals. Reversed.

There was evidence to the effect that in February, 1906, the present defendant, who was at that time superintendent of health for Union County, had caused the arrest and trial before two justices of the peace of said county of the present plaintiff, who was then teaching a public school in Union, on a charge of wrongfully refusing to be vaccinated and to permit the vaccination of the pupils of his school, pursuant to regulations of the sanitary committee of that county. That on trial, had on March 10, 1906, the present plaintiff was acquitted, and thereupon instituted the action against defendant for malicions prosecution. At the close of the plaintiff's testimony, aud again at the close of the entire testimony, there was motion on the part of the defendant to dismiss the action as ou judgment of nonsuit, in that there was no testimony to sustain or justify a finding for the plaintiff on the issue as to want of probable cause for the prosecution complained of. The motion was denied, and defendant excepted. Verdict and judgment for plaintiff, and defendant excepted and appealed.

R. B. Redwine for appellant.

Hoke, J. It is accepted doctrine with us that on facts admitted and established the question of probable cause is one of law for the Court. Jones v. Railroad, 125 N. C., 229, 34 S. E., 398; Bradley v. Morris, 44 N. C., 395; Swain v. Stafford, 26 N. C., 392. And it is further held that the acquittal by a court which has jurisdiction to try and determine the question does not make out a prima facie

case of want of probable cause. *Bell v. Pearcy*, 33 N. C., 233. Applying these principles, a careful examination of the record leads us to the conclusion that in no aspect of the testimony has the plaintiff made out his allegation of a want of probable cause for the prosecution, and there was error in refusing the defendant's motion to nonsuit.

There is no substantial divergence in the testimony presented, and it tends to show that for eighteen months prior to the occurrence smallpox had been prevalent in Union County, there having been as many as 572 cases in the year previous and 200 cases already developed in the current year; that one case existed one-half mile from the schoolhouse in question and several others at a distance not much greater, and that at Waxhaw, within three miles, there were quite a number of cases. In the presence of these conditions, the sanitary committee of Union Connty met at Monroe, N. C., and, having been called to order by the chairman, passed a resolution looking to compulsory vaccination, as follows: "Any person or persons within a radius of three miles of any schoolhouse who willfully refuses to be vaccinated or to allow any one in his charge to be vaccinated shall be guilty of a misdemeanor." The committee, having fixed a fee for vaccination, allowed the superintendent of health to call in any doctor of the county to help him; and it was further ordered that the county superintendent of health proceed to enforce compulsory vaccination to such an extent as he might consider necessary. The substance of these proceedings was duly published in the county paper, and the plaintiff testified that he had been made aware of some such proceedings, but was not informed of their precise nature. The defendant, who was then superintendent of health in Union County, having heard that there were several cases of smallpox near the plaintiff's school, one within a half mile, and in sight, calls at the schoolhouse, explains the conditions and the law, as he understands it, and requests that he be allowed to vaccinate the plaintiff and his scholars, and the request is refused. The plaintiff and defendant differ somewhat as to the precise terms; but, taking either version to be trne, there was a refusal both as to the plaintiff and the scholars, or certainly as to some of them. Having referred the matter to the Secretary of the State Medical Board at Raleigh, and having been advised that the teacher was indictable and should be proceeded against, and, furthermore, having been shown a letter from the Attorney-General of the State to the Superintendent of Public Instruction, in which the Attorney-General advised that regulations similar to those of Union County could be lawfully enforced, the superintendent instituted the prosecution complained of and on which the present plaintiff was tried and acquitted.

Our statute law provides, in substance (Rev. 1905, sec. 4451), that on the appearance of smallpox in a neighborhood the authorities of any city or town or the sanitary committee of any county may make such regulations and provisions for the vaccination of its inhabitants, and impose such fines, as they may deem necessary to protect the public health. And section 3455 provides that "if any person shall violate any of the rules and regulations of the sanitary authorities of any county in regard to vaccination he shall be guilty of a misdemeanor, and fined, not exceeding fifty dollars, or imprisoned, not exceeding thirty days." We find no precise form in which the resolutions of the county sanitary board should be couched, nor any specified or stated order of proceedings where such matters are to be considered or determined, and we see no reason why the order of the sanitary committee should not be upheld as a valid exercise of the authority conferred upon them by the statute. They could not declare the prohibited act a misdemeanor, because its status had already been so fixed by public law, but their resolution could still be received and construed as a regulation requiring parties within the prescribed territory to submit to vaccination; and the statute makes the refusal a misdemeanor within the jurisdiction of the justice of tbe peace. Legislation of this character has been upheld by wellconsidered decisions in this and other jurisdictious. Hutchins v. Durham, 137 N. C., 68, 49 S. E., 46; State v. Hay, 126 N. C., 999. 35 S. E., 459, 49 L. R. A., 588, 78 Am. St. Rep., 691; Morris v. Columbus, 102 Ga., 792, 30 S. E., 850, 42 L. R. A., 175, 66 Am. St. Rep., 243. And it is also well established that the Legislature can confer on local boards, certainly those clothed with governmental functions, the power to make reasonable regulations to protect the public health and to fix and establish facts or conditions on which a statute makes its own action depend. State v. Railroad, 141 N. C., 852, 54 S. E., 294, 8 Cyc., 830; Freund on Police Power, sec. 34. And while the local regulations are required to be reasonable, and are, to some extent, subject to judicial control, both as to the existence of an apprehended danger and the reasonableness of the relief (Freund on Police Powers, supra), we have held that "where a statute of this kind has been passed and the conditions established which call it into operation, it thus becomes a law binding on each and all alike, and it is optional to no one's private judgment whether to render compliance or not. If there are exceptional cases, where, owing to the peculiar state of the health or system, vaccination would be dangerous, that would be a matter of defense the burden of which would be on the defendant." State v. Hay, supra. In holding that there was probable cause for prosecuting the plaintiff, we intend to make no comment, certainly no adverse comment, either on the justices who tried and acquitted the plaintiff or on the plaintiff himself. Both, no doubt, acted according to their best judgment and sense of duty, and there is much to be said in justification of the plaintiff's conduct. But the plaintiff's conduct here is not the important or controlling question. We are considering chiefly the conduct of the defendant and how the matter reasonably appeared to him. He was at that time superintendent of health of Union County, whose sworn duty it was to see that laws addressed to the subject involved were enforced, and to carry out, as far as possible, the work as directed by the sanitary committee of his county and by the State Board of Health. Revisal 1905, sec. 4451. He notes that the county is threatened with an epidemic of smallpox, and the sanitary board has passed a resolution requesting each and every one within a radius of three miles of any case of smallpox to be vaccinated, and on the statute books is a law which makes it a misdemeanor to refuse to comply with this regulation; that this school is within such a radius and is in great danger of exposure, and under such conditions he applies to the plaintiff for permission to vaccinate both plaintiff and his scholars, and the application is refused.

There is also evidence tending to show that there was a disposition in many localities to obstruct the enforcement of these regulations, and, nuder such circumstances, the defendant consults with the Secretary of the State Board of Health as to the proper course to be pursued. That officer, who deservedly holds the confidence of every well-informed and patriotic citizen of the State by reason of his faithful and intelligent devotion to his duties and to the State's best interest, advises, upon all the facts, that the law has been broken, and that the public good requires that the prosecution should be instituted. The defendant then swears ont the warrant and causes the plaintiff to be put on trial. Probable cause, in cases of this kind, has been properly defined as the existence of such facts and circumstances, known to him at the time, as would induce a reasonable man to commence a prosecution. Cabiness v. Martin, 14 N. C., 454; Bell v. Pearcy, supra.

It seems clear to ns that in no aspect of the testimony, as the same is presented in this record, has there been a want of probable cause shown, and the Conrt below should have decided the case as on judgment of nonsuit.

Reversed.

## VITAL STATISTICS.

For lack of a general law compelling the collection of vital statistics by a proper and uniform method, our mortuary statistics—limited as they are to a comparatively few cities and towns—are not in every instance as accurate as they should be. Comparing them with those of previous years, the various causes of death are quite uniform; so that if there are errors they seem to be more or less constant.

We append the tables.

TABLE I—SHOWING THE COMPARATIVE PREVALENCE OF CERTAIN DIS-EASES IN THE THREE PHYSICAL DIVISIONS OF THE STATE DURING 1907 and 1908.

Eastern Division (E)—Alluvial Plain. Central Division (C)—Hilly. Western Division (W)—Mountainous. The figures under the various diseases represent in percentage the proportion of the counties reporting the presence of the disease in question to the whole number of counties sending reports for the month.

			ımper	Joun- rting.	ia.	-		Fever.	Fever,	Fever.	ig	1	Pever.	
Month.	Physical Division.	Year.	Whole Number Counties.	Number Coun- ties Reporting.	Diphtheria.	Diarrhœal Diseases.	Influenza	Malarial Fever.	Malarial Fever, Pernicious,	Malarial Fever. Hemorrhagic.	Pneumonia.	Scarlatina.	Typhoid Fever.	Smallpox.
ý.	E.	1907 1908	36	25 28	16.0 25.0	0.0	48.0 57.2	12.0 3.6	4.0 3.6	8.0 0.0	80.0 82.1	4.0 10.7	32.0 32.1	24.0 28.7
January.	C.	1907 1908	27 28	21 20	28.6 25.0	0.0	42.8 50.0	4.8 0.0	0.0	4.8 5.0	71.4 80.0	14.3 30.0	28.6 45 0	61.9 30.0
	w.	1907 1908	34	28 30	21.4 20.0	0.0	25.0 36.7	0.0	0.0	0.0	46.4 86.7	32.1 36.7	39. 3 36. 7	14.3 30.0
у.	E.	1907 1908	36	27 26	22.2 15.4	0.0	44.4 59.0	14.8 0.0	0.0	7.4	70.3 84.6	3.7	33.3	25.9 34.6
February.	c.	1907 1908	27 28	21 23	$9.5 \\ 21.7$	0.0	61.9 43.5	0.0	0.0	0.0	71.4 87.0	0.0 39.1	23.8 21.7	42.8 30.4
Fe	w.	1907 1908	34	28 27	10.7 14.8	0.0	60.7 44.4	0.0	3.6 0.0	0.0	60.7 88.9	21.4 7.4	25.0 25.9	10.7 33.3
	E.	1907 1908	36	26 26	23.1 19.2	0.0	50.0 34.6	7.7 3.8	3.8	7.7 0.0	67.3 84.6	3.8	15.4 11.5	46.2 26.9
March.	C.	1907 1908	27 28	24 21	12.5 19.0	0.0	29.2 19.0	0.0	0.0	0.0	75.0 57.1	8.3 23.8	29.2 23.8	58.2 23.8
-	W.	1907 1908	34	28 31	28.7 3.2	0.0	50.0 25.8	0.0	0.0	0.0	78.6 71.0	14.3 19.3	28.7 12.9	17.8 35.5
	E.	1907 1908	36	31 29	22.6 17.2	6.4	12.9 6.9	25.8 20.7	6.4	6.4	58.1 58.6	0.0	29.0 20.7	12.9 17.2
April.	C.	1907 1908	27 28	22 22	$\frac{18.2}{13.2}$	0.0 9.1	13.7 0.0	9.1	4.5 0.0	0.0	59.1 45.4	9.1 9.1	40.9 40.9	63.6 22.7
	w.	1907 1908	34	26 32	11.5 9.4	11.5 0.0	30.8	0.0	0.0	0.0	61.5 53.1	7.7 21.9	26.9 31.2	15.4 21.9
	E.	1907 1908	36	24 29	4.2 13.8	25.0 0.0	4.2 20.7	8.3 13.8	4·2 3·4	0.0 3.4	45.8 34.5	0.0 10.3	25.0 62.1	29.2 6.9
May.	C.	1907 1908	27 28	20 24	10.0 12.5	20.0 0.0	5.0 37.5	20.0 4.2	5.0 0.0	0.0	50.0 25.0	15.0 16.7	50.0 62.1	45.0 16.7
	W.	1907 1908	34	29 28	10.3 10.7	31.0 0.0	6.9 21.4	0.0 3.6	0.0	0.0	48-3 42-8	6.9 21.4	44.8 46.4	20.7 7.1
	E.	1907 1908	34	29 28	6.9 21.4	10.3 14.3	0.0 3.6	27.6 21.4	3.4 7.1	0.0	13 8 14.3	3.4 10.7	65.5 82.1	10.3 3.6
June.	C.	1907 1908	27 28	22 23	18.2 8.7	4.5 8.7	0.0	22.7 21.7	13.2 4.3	0.0	27.3 39.1	13.2 17.4	95. 4 73. 9	31.7 13.0
	w.	1907 1908	34	27 29	14.8 17.2	22.2 27.6	0.0	3.7	0.0	0.0	55.5 31.0	18.5 6.9	81.5 75.9	14.8

TABLE I-CONTINUED.

						LDILL				-				
Month.	Physical Division.	Year.	Whole Number Counties.	Number Coun- ties Reporting.	Diphtheria.	Diarrhœal Diseases.	Influenza.	Malarial Fever.	Malarial Fever, Pernicious.	Malarial Fever, Hemorrhagic,	Pneumonia,	Scarlatina,	Typhoid Fever.	Smallpox.
	E.	1907 1908	36	27 28	11.1 42.8	14.8	0.0 3.6	40.7 35.7	7.4 7.1	11.1 10.7	11.1 25.0	0.0 10.7	81.5 82.1	14.8 10.7
July.	C.	1907 1908	27 28	21 20	38.1 60.0	4.8 5.0	0.0	38.1 20.0	10.0	4.8 5.0	19.0 20.0	14.3 25.0	80.9 100.0	33.3 0.0
7	w.	1907 1908	34	31 28	19.8 32.1	9.7 7.1	0.0	3.2 7.1	0.0 3.6	0.0	19.3 28.7	19.3 28.7	90.3 82.1	19.3 3.6
	E.	1907 1908	36	31 30	19.3 56.7	0.0 6.7	0.0	38.7 40.0	9.7 10.0	3.2	19.3 16.7	3.2 16.7	80.6 70.0	19-3 6.7
August.	C.	1907 1908	27 28	22 23	22.7 69.6	4.5 0.0	0.0	27.3 30.4	4.5 8.7	0.0	13.2 30.4	22.7 52.2	100.0 95.6	22.7 8.7
V	w.	1907 1908	34	32 31	40 6 16.1	9.4 12.9	0.0	15.6 25.8	6.2 6.4	0.0	25.0 25 8	40.6 35.5	93.7 90.3	15.6 6.4
ır.	E.	1907 1908	36	30 26	50.0 57.7	3.3	0.0 3.8	53.3 42.3	10.0 19.2	6.7 19.2	20.0 19.2	0.0 3.8	76.7 65.4	3.2 7.7
September.	C.	1907 1908	27 28	22 22	54.5 63.6	0.0 4.5	0.0	27.3 13.2	4.5	4.5 0.0	31.8 31.8	31.8 36.4	81.8 86.4	22.7 0.0
Seg	w.	1907 1908	34	30 28	53.3 35.7	6.7	0.0	3.3 10.7	0.0 3.6	0.0	26.7 21.4	50.0 57.1	90. 0 82. 1	10.0 3.6
	E.	1907 1908	36	30 28	60.0 78.2	6.7 3.6	10.0 0.0	33.3 39.3	10.0 10.7	13.3 21.4	36.7 25.0	3.3 10.7	66-7 67-8	10.0 7.1
October.	C.	1907 1908	27 28	23 22	56.5 81.8	0.0	0.0	26.1 9.1	4.3	0.0	43.5 36.4	34.8 50.0	86.9 90.9	13.0 4.6
O	w.	1907 1908	34	30 29	50.0 51.7	0.0	6.7	3.3 6.9	0.0 3.4	0.0	56.7 38.9	60.0 55.2	83.3 62.1	13.3
ır.	E.	1907 1908	36	29 28	48-3 46-4	0.0	6.9 3.6	17.2 32.1	3.4 7.1	6.9 21.4	68-3 35.7	3.4 32.1	48.3 60.7	6.9 10.7
November.	C.	1907 1908	27 28	21 21	42, 8 66. 7	0.0	14.3	4.8	0.0	0.0	57.1 57.1	38.1 52.4	66-7 66-7	23.8 4.8
°N	W.	1907 1908	34	34 30	38.2 40.0	0.0	5.9	3,3	0.0 3.3	0.0	70.6 60.0	47.1 60.0	70.6 53.3	5.9
ı.	E.	1907 1908	36	27 31	29.6 45.2	0.0	14.8 6.4	3.7 9.7	0.0 3.2	0.0 9.7	77.8 54.5	3.7 6.4	40.7 32.2	18.5 16.1
December.	C.	1907 1908	27 28	20 22	25.0 54.5	0.0	15.0 9.1	9.1	0.0	0.0 4.5	90.0 68.2	20.0 64.5	68.2	30.0
Dec	w.	1907 190	34	30 31	40.0 25.8	0.0	26.7 9.7	0.0	0.0	0.0	86.7	33.8	60.0	16.7
for the	1907	E. C. W.	36 27 34	28.2 21.6 29.4	2 26.1 5 28.0 4 28.2	6.5 2.8 7.5	15.9 15.2 17.7	23.6 14.2 2.4	3.7	6.3 1.2 0.0	46. 4 50. 7 53. 1	2.4 16.8 29.3	62.0	18.4 37.4 13.2
Average for the	1908	E. C. W.	36 28 34	3 21.5	9 41.4	3.2 2.3 4.0	15.9 13.3 10.8	9.0	2.3	8.0 0.8 0.0	44.6 48.1 61.4	83.9	64.6	14.7 13.0 12.6

TABLE II—Showing the Comparative Prevalence of Disease During the Years 1907 and 1908.

	N	uml	ber Pr	of (	Cou nce eac	ntie of ch I	es tl eac	hat h D	Me	ntic	on ti	he
Disease.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Number of counties that sent in reports   1907- (97 counties in the State)   1908-	75 75	76 76	79 79	80 81	73 80	79 80	80 76	84 84	82 74	82 80	85 79	77 83
Diarrhœal diseases 1907				3	21	10 14	8 4	6	4 2	2		
Diphtheria 1907 1908	16 19	11 18	17 10	14 11	6 10	10 13	17 33	24 38	42 39	46 65	37 39	25 34
Distemper (horses)	3	2	1	1				1			1	
Influenza	28 37	43 35	33 21	15 3	4		1		1	5	7	16 7
Malarial fever	4	3	2	10 6	6	14 11	21 16	23 27	24 17	17 15	6 10	1 5
Malarial fever, hemorrhagic 1908	3	2	2	2	1		4	1	3 5	4 6	2 6	4
Malarial fever, pernicious   1907	1 1	1	1	3 2	2	4	3 5	6	4	4 5	1 3	<u>-</u>
Measles 1907 1908	34 32	33 33	50 47	49 39	43 31	33 23	24 11	19 7	13 5	13 11	16 8	17 15
Mumps	2 3	2 2	1 3	1 2	1	1	<u>-</u>		1	1	1 2	3 2
Meningitis, cerebro-spinal	2 6	4 2	3 6	5 3	6	8 9	7 6	5	8 5	5 6	1 5	1 2
Pneumonia	48 65	52 66	54 55	47 44	35 28	25 21	13 19	17 20	21 18	38 26	50 40	65 53
Rabies (dogs)			<u>-</u>	1	1	<u>-</u> 1	1	1	1	1	1	
Rotheln		1 5	4	4	3							2
Scarlatina	13 20	7	7	4 9	ŏ 13	9	6	19 28	22 25	27 30	25 35	16 24
Smallpox	23 23	19 25	31 23	22 17	22 8	14	17	16 6	9 3	10	10 6	16 7
Staggers (horses)								1	2			
Typhoid fever	18 29	21 17	19 12	25 25	29 46	62 62	72 66	79 70	68 59	65 57	52 47	39 38
Varicella	1		2	1						1	1	
Whooping-cough	21 26	22 28	26 34	29 35	33 30	29 34	27 30	23 31	20 16	17 24	24 21	27 29
Cholera (chicken) 1907		1			1	1	1		1	1		
Cholera (hog)	2	1	2	1		2	2	2 2	1	2	2 2	3 2

TABLE III-TABLE OF MORTALITY REPORTS FOR YEAR ENDING DECEMBER 31, 1904.

90	9.]		1	Jocu	MENT	No.	20					123
1	ation.	By Towns.	22,000	30,000	18,000	6,000 10,000	6,000	10,000	10,000 16,000 6,000	2,000 11,200	1,600	4,000
	Population.	Ву Касев.	16.0 16.0 17.4 15,000 22,000 24.0 20.4 17.4 17,000	18,000 12,000 30,000	12,000 18,000 6,000	6,000	2,500	4,000	6,000		6 1,500	2,000
	Rate for Year.	By Towns.	17.4	15.2	22.4	21.0	8 19.7	.5 13.8	17.6	16.1	12.	11.0
	Rate	By Races.	16.0	13.8	34.8	13.7	20.8	4.0 8.7	11.9	13.9	30.0	10.0
		Decemper.	16.0	12.713.8 17.017.315.2	19.016.2 34.034.8 22.4	6.013.7 15.032.0	6.818.8		18.026.8	3.1 13.9 16.1 18.0 26.0 16.1	16.0 11.3 12.6	0.012.011.0
	ths.	November.	20.8	14.0	30.0	6.0	13.7	9.0	9.6	18.0	8.6 17.1 0.0 120.0	0.0 6.0 6.0
	Mon	October.	12.0	14.0	18.0	14.0	30.8 19.2	14.0	9.6	13.3	8.6	0.0
	by.	September.	10.4	17.0	22.0	15.0	33.6	6.0	22.0	18.3	16.0	6.0
	Death Rate (Annual) Per 1,000, by Months.	August	16.8 10.4 12.0 22.3 20.6 20.6	12.713.310.7 25.017.014.0	16.822.018.0 34.624.040.0	16.0 12.0 14.0 36.0 15.0 21.0	34.320.630.8 9.633.619.2	4.0 6.014.0 21.0 21.4 27.0	16.8 2.4 9.6 28.0 22.0 26.0	18.318.313.3 60.042.018.0	0.0 17.1 8.6 16.0 0.0 0.0 120.0 0.0	6.0 6.0
	Per	July.	3.7	17.6	24.0	16.0	28.8	10.0	12.0	6.0	17.1	6.0
	ual)	Jame.	0.6	3.0	0.0	0.0	5.4	98.0	4.7	24,0	0.0	18.0
	(Ann	May.	9.6 11.2 10.9 12.8 17.1 17.1 22.3 13.7	13.3 17.3 20.7 24.7 18.0 27.0 13.0 17.6	25.5 36.7 22.5 24.0	12.012.022.016.0 45.021.030.042.0	31.9 6.813.7 3.4 14.438.4 4.828.8	$\substack{8.014.010.010.0\\12.033.036.024.0}$	10.824.012.012.0 21.636.0 4.726.0	14.120.818.318.3 18.018.024,0 6.0	8.6 0.025.7 0.0120.0 0.0	5.4 12.0 18.0 20.0 24.0 12.0
	ate	JingA.	9.6	18.3	25.5	12.0	31.9	12.0	21.6	14.1	0.0	20.0
	th F	March.	22.4 20.8 36.0 15.4	8.7 12.7 9.3 17.5 22.0 11.0	23.015.013.2 14.048.030.0	14.0 20.0 14.0 27.0 60.0 48.0	17.110.337.7	018.027.0	221.660.0	14.414.414.4	9.8	7.021.2
	Des	February.	86.0	25.0	8.0	0.00	24.0	8.0	15.6	14.4	0.017.1	0.0
		January.	21.62	5.7	4.0	27.0	4.4	30.01	19.2	8.9	0.0	8.0
		Grand Total.	383	457	408	210	118	138	280	180	20	4
		Races.	240	249	194	128	99 23	86	119	128	17	20
	by Months, 1907.	December.			724 2017 23 16 16 16 22 18 13 19	60 10	2110	0101	66	000	0 0 5	200
	hs,	November,	16 21 13 15 26 20 8 13 12 12 13 14	$13 19 14 20 26 31 37 19 20 16 15 19 \\15 22 11 18 27 13 16 25 17 14 14 17$	813	00 00	40	4.00	8 8 13 14	98	10	07
	nt	September. October.	20.03	121	222	10.00	917	60 10	2111	40 6-	0.0	41
	ğ	August	131	19 25	23 74	611 8 8 710 14 12	1 10	210	9 20 10 10 14 2 9 15 21 13 14 11	16 14 14 14 1 3 4 1 10		4-
	by	July.	16	3.16	117	8 4	14	000	130	4 14	00	203
	Deaths	June	28 26 12 14 22 1 21 9 10 10 13	7 15	316	710	\$1.00	7 5 11 12	52	900	80	014
	eat	April.	100	800	172	7 10 7 6 9 20 16 16	000	44	99	010	01	-00
	D	March.	56	11	202	16	3 11 5 6	40	9 25	919	0 0 1	100
		February.	228	13	24 24	28	60 10	6 4	7 13	0.00	10	41
		Races.	C. 27	W. 18	C.K	S.S.	C.K	C.X.	S.S.	C.W.	 	Č.
			P.O.	20	20					-1-		
		Towns and Reporters.	Asheville	Charlotte Dr. F. O. Hawley.	Durham Johnson. Dr. N. M. Johnson. Dr. T. A. Mann.	Elizabeth City Dr. H. D. Walker. Dr. C. B. Williams.	Fayetteville Dr. A. S. Rose.	Goldshoro Robt, A. Creech, Esq., City Clerk,	Greensboro	High Point Dr. C. E. Reitzel.	Marion Dr. B. L. Ashworth. Dr. M. L. Justice.	Oxford Dr. S. D. Booth.

TABLE III-CONTINUED.

Towns and Reporters.   Postths by Months, 1977.   Death Rate (Annual) Per 1,000, by Months.   Rate for Population   Per 1,000, by Months.   Per 1,00											
Baq. Clerk Board of   C. Gerk	ation.	By Towns.	22	6,000		11,000		3,000		30,000	
Deaths by Months, 1977.   Death Rate (Annual) Per 1,000, by Months, 1979.   Death Rate (Annual		By Races.	13,000	4,000	3,400			1,500		16,000	
Deaths by Months, 1977.   Death Rate (Annual) Per 1,000, by Months, 1979.   Death Rate (Annual	for ar.	By Towns.	19.8	15.8	13.7	12.4		21.0	œ.	19.0	-
Deaths by Months, 1977.   Death Rate (Annual) Per 1,000, by Months, 1979.   Death Rate (Annual	Rate	By Races.	16.6	13.0	30.0	9.6	11.1	20.7	21.3	13.7	30.7
Deaths by Months, 1977.   Death Rate (Annual) Per 1,000, by Months, 1979.   Death Rate (Annual		<b>December.</b>	30.7	30.0	14.1	5.4	0.0	16.0	32.0	15.7	18.9
Bandery   Court Board of   Court Board	ths.	November.	21.2	8.0	24.7	13.3	24.0	0.0	32.0	15.0	18.9
Bandery   Court Board of   Court Board	Mon	October.	28.0	12.0	0.0	16.1	13.3	16.0	16.0	11.2	18.9
Bandery   Court Board of   Court Board	by	September.	26.7	6.0	30.0	20.0	0.0	0.9	0.0	9.0	22.0
Bandery   Court Board of   Court Board	1,000	August.	28.2				13.3				
Bandery   Court Board of   Court Board	Per	July.	37.5	90.0	30.0	8.1	0.0	9.6	32.0	27.4	18.9
Bandery   Court Board of   Court Board	naal	June.	34.3	15.0	0.0	18.0	0.0	19.2	0.0	17.2	12.6
Bandery   Court Board of   Court Board	(An)	May.	29.3	18.0	90.0	20.0	0.0	0.0	16.0	14.2	20.0
Bandery   Court Board of   Court Board	Rate	April.			4.0			14.4	32.0	14.2	12.6
Bandery   Court Board of   Court Board	ath	March.	29.1	18.0	30.0	13.0	13.3	9.6	32.0	16.5	20.0
Death Board of Farmery   Death Board of Faces   Particle   Parti	De	February.	13.7	12.0	0.0	16.2	13.3	14.4	32.0	9.0	12.6
Death   Page		January.	10.7	18.0	30.0	6.5	0.0	9.6	0.0	13.1	6.3
Death   Paper   Pape		Grand Total.	435			136		68	29	570	146
Bandary   Clerk Board of   Clerk Board	1	Касев.	216	43	12	71	10	32	13		92
Bay, Clerk Board of   W. 6 19 19 19 19 19 19 19 19 19 19 19 19 19	190	December.	8183							30	
Esq., Clerk Board of   Compared to   Compa	9		883						12	378	
Bay, Clerk Board of   W. 6 19 19 19 19 19 19 19 19 19 19 19 19 19	ath of the		21			10				28 28	
Bay, Clerk Board of   W. 6 19 19 19 19 19 19 19 19 19 19 19 19 19	Toj		- 62							129	4 60
Bay, Clerk Board of   W. 6 19 19 19 19 19 19 19 19 19 19 19 19 19	A		153							222	97
Bay, Clerk Board of   W. 6 19 19 19 19 19 19 19 19 19 19 19 19 19	O.	Alul	88							355	77
Bay, Clerk Board of   W. 6 19 19 19 19 19 19 19 19 19 19 19 19 19	ha		10				-			200	10.10
Bay, Clerk Board of   W. 6 19 19 19 19 19 19 19 19 19 19 19 19 19	eat		8 1 8							20.00	
Esq., Clerk Board of C. C.	D	March.	47	98	co	∞ 4	-10	7.7	0.0	22.4	410
Esq., Clerk Board of C. C.		February.	- 000	40	80	99		00 4	0.0	300	4.0
Esq., Clerk Board of C. C.		January.	8 6	9 4	101		0 0	21	0-	15	10
Esq., Clerk Board of th. Esq., Clerk Board t			80	 		ა.:	Ğ.	ა.	5.0.₹		
		Towns and Reporters.	Raleigh T. P. Sale, Esq., Clerk Board of Health.	ith. Esq., Clerk Board	Salem S. E. Butner, Supt. of Health. Mayor F. H. Vogler.	Salisbury Dr. H. T. Trantham.	Southport Dr. J. A. Dosher.	Dr. S. N. Harrell. Dr. W. J. Thigpen.	Weldon J. T. Gooch.	Wilmington	Wilson Dr. W. S. Anderson.

TABLE IV-TABLE OF MORTALITY REPORTS FOR YEAR ENDING DECEMBER 31, 1908.

		3003	LLII.							
By Towns.	2,000	0,000	000 00	000,00	6,000	000,01	16,000	1.600	15,000	4,000
By Races.	7,000 2	18,000 12,000	7,000	6,000 4,000	2,600	4,000	6,000			2,000
By Towns.	15.9	16.6	19.4	16.5	17.9	10.8	16.8	14.4	14.	10.2
By Races.	17.9	12.4	14.4	26.2	8.8	7.7	21.5	60.0	21.8	11.1
December.	20.6	12.0	12.0	8.0	38.4	6.0	8.2	0.0	12.8	24.0
November.	6.8	8.0	8.0	15.0	88.4	9.0	12.0	0.0	17.6	6.0
October.	5.1	22.0	20.0	14.0	10.3	18.0	18.0	0.0	24.0	12.0 12.0 12.0 12.0 12.0 9.0 10.2 6.0 6.0 6.0 24.0 11.5 10.2
September.	8.0	15.3	19.0	12.0	24.0	18.0	26.0	360.0	19.2	6.0
August,	8.6	8.0	6.0	0.0	14.4	10.0	14.4	2.4	12.9	24.012.018.018.0 6.0
July.	0.02	5.0	16.0	33.03	3.4	24.0	10.8	0.0	7.4	18.0
June.	5.4	8.8	4.0	38.0	6.8	14.0	14.4	16.0	12.9	12.0
May.	6.21	18.0	32.0	8.0	91.2	15.0	18.0	0.0	9.5	12.0 24.0
	1.5	80.00	0.0	6.0	8.6	0.0	12.0	10.02	6.4	6.0
	1.6	5.0	0.0	3.0 2	8.8	1.0	2.5	0.0	8.8	0.0
	903	0.0	0.0	0.0	F-03	0.0	1.0	0.0	10.0	0.0
	731	7.14	0.25	0 10	.2 19	0.0	2 16	000	4.4	0.0
	9 16	96	218	5 42	7 13	8 18	3 16	- N	9	11 12
Grand										838
Total by Races.										514
December.	112	2 18	8 13				8 11	000		63-1
	- 19	88	10	1-4	00 04	0.03	9	010	15.4	01-1
September	120	888	119	99			13.6		124	2 1 2
August	6 6 57	100	3 16	122			9 12	000	2 15	00 00
	5 14	4 22	120	21.0	014	-1-	219	010	181	60.60
	8	181	242		19	112	12 22	0 -	13	C) 4
April.	22	28	125				4.0		0.00	0 11
	16	88	28			0.4	-10	00	200	10
	0.9	0.0	200		रह रह	9 9	161	90	44	000
Races.	ĕú.	Š.	80	ĕ.º	3.0.	ĕ°.	¥°.	ĕ.0.	8.0.	ĕ.;
Towns and Reporters.	sheville A G Halvhurion. Esq. Cliv Gerk.	harlotte Hawley.	urham Dr. T. A. Mann.	lizabeth City.	ayetteville Dr. A. S. Rose.	Solt A Creech Esq. City Clerk,	Freensboro Dr. Edmund Harrison.	darion L. Justice.	New Bern.	Oxford Dr. S. D. Booth.
	Races,  By Races,  By Races,  By Towns,  June,  Jun	Maces.  March.  March.	March  Ma	Warman	Parison   Percentage   Percen	was and Reporters.    Physical Research   Phys	When and Reporters.  Why burnon, Esq. Gray Cerk.  W. 150 20 31 2 30 21 12 30 21 10 21 21 21 21 21 21 21 21 21 21 21 21 21	Printen   Eag. City Cierk.   C.   18   20   20   21   21   21   21   21   21	When and Reporters.    When the control   Cont	White   Respect   War   Resp

TABLE IV-CONTINUED.

By Towns.	25,000	6,000	3,400	11,000	1,600	3,000	1,500	30,000	6,800
By Races.	14,000	2,000	3,000	3,600	1,000	1,500		16,000	3,800
By Towns.	18.0	13.0	13 2	15.4	13.7	20.7	27.3	18.7	18.7
By Races.	17.0	11.0	12.7	24 2	14.0	16.7	14.7	14.0	14.4
December.	12.8	6.0	0.0	16.2	0.0	16.0	0.0	16.5	12.6
November.	22.3	0.0	30.0	9.3	0.0	8.0	16.0	19.7	20.0
October.	15.1	9.0	8.0	16.7	0.0	8.0	32.0	11.5	6.0
September.		12.0	16 0		12.0	24.0		10.6	25 315.818.912.614.418.7 40.016.020.012.024.018.7
August.	15.3	30.0	0.00	13.0	0.0	16.0	32.0	19.5	12.6 36.0
July	19.4	9.0	30.0	4.9	0.0	16.0	16.0	10.5	36.0
June.	30.7	9.0	24.0	14.6	20.0	24.0	16.0	16.5	24.0
May.			3.5	23.3	12.0	16.0	0,	27.4	3.1 19.0 22.1 9.512.6 16.0 12.0 24.0 36.0 36.0
April.	18.5	30.0		8.1	12.0	24.0	32.0	9 7	
March.	16.6		21.2	30.0	12.0	16.0	16.0	15.0	16.8
February.	24.0	30.0	0.0	9.7	80.0	8.0	16.0	29.1	12.6
January.	17.5	16.0	24.7	8.1	24.0	32.0	16.0	18.5	6.8 12.6
Grand Total,	449	78	45	170	22	62	41	560	127
Total by		24		822	14		30	224	1352
December.	12			10				272	40
	3 26			45.10	0 0			9 22	10.4
	2 2 2	4.00	77	61		00 00	-01	410	
	8 4	4.9	15.0	00 10	00	0.00	03 00	22	9 10
July.	26 1	00 10	7.5	00 00	0 0	0101		14	00 00
	88							272	1-10
	15							323	10 00
	320							930	10.61
	2 2 1			900	0#		107	22	7.9
	18	50	1-0	10 00	01	401	- 21	18	2 =
Races,	≥0	C.X	C.K	S.S.	C.W	3.0.	ĕ.o.	C.W.	Š.Ċ.
Towns and Reporters.	taleigh T. P. Sale, Esq., Clerk Bd. Health	Reidsville J. F. Smith, Esq., City Clerk.	Salem Mayor F. H. Vogler.	Salisbury Dr. H. T. Trantham.	Southport Dr. J. A. Dosher.	Parboro Dr. W. J. Thigpen.	Weldon J. T. Gooch.	Wilmington Brite.	Wilson Dr. W. S. Anderson.
	By Races.  By Townsry.  Angle Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle  Angle	Agoes	Barrow   B	Towns and Reporters   Towns   To	Page   Page	Barreland   Reporters   Barreland   Recent   Barreland   Recent   Barreland   Recent   Barreland   Recent   Barreland   Barr	Tas and Reporters.  Eq Gerk Bd. Health   C. V. 1995   February.  C	Basa, Circ Cierk Bl. Health   C.	Barrers   Barr

Partial Part	-	-			-		-	-	-	-	-		1	-	-	-	-	-	-	-		-	1	U
10   10   10   10   10   10   10   10		Popu		Ann Death per 1	Rate 000.	.,		12	Зp.				.8	*8	ses.	eases.	sases.			Få	otal			9.]
22 000 16.0 17.4 5 9 1 0 1 1 1 2 23 90 5 6 1 5 5 84 10 0 2 2 20 3 38 3 1 18.0 18.5 18.5 2 9 1 1 1 1 2 2 3 90 5 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Касев.	By Races.	Total.		Fotal.						Pneumonia.	Consumption.	Brain Disease	Heart Disease	Neurotic Disea	eid lasodrasid								
80,000 13.8 15.2 2.4 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	₹0.	15,000	22,	16.0	17.4	0.10	0 7	00						900	101	13.63	63	10	00					Doc
18,000 16.5 22.4 17 0 0 2 2 2 4 8 15 15 6 0 22 23 3 7 1 1 134 408 77 1 1 10.000 18.7 2.0 18.5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	8.0	18,000		13.8		0.01	10	4-r3	63					158	00 00	67 00	143	t- t-	10					
10,000   18.5   19.7   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8   19.8	S.C.	12,000		16.2		11	00	00	61 61						00	222	96	E- 00	0 1					m C
6.000 [8.8] [8.1] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0] [1.0]	C.K	4,000		13.7		- co	00	0.61	0.0					46	10 00	12	31	24	-0	_				mio
10,000 2.1.5 13.8 6 2 0 1 1 1 2 0 0 5 1 1 5 5 0 1 1 1 2 2 0 1 1 1 2 1 1 1 1 1 1 1 1 1	Ç.K	3,500		18.8		4-1	00	0 0	00						0.0	15	12		00					01 ==
16,000   25,8   17.5   6   1   0   1   1   0   9   199   9   9   9   9   144   45   4   1   1   1   1   1   1   1   1   1	S.S.	4,000	10	21.5	13	00 00	00		==						00	11 2	12	08	0					00.01
11.200 13.9 16.1 12 1 0 0 0 0 4 7 7 7 13 8 8 15 5 1 4 1 2 1288 18 0 17 18 18 18 18 18 18 18 18 18 18 18 18 18	Č.	10,000		11.9		910	10	00	0 1						0 1	18	45	च च	-0					90
1,000 11.3 12.5 2 2 0 0 0 0 0 0 1 1 2 1 2 1 2 1 2 1 2 1	C.W.	9,200		18.9		12	10	00	00						80	15	51	44	0 1	_				10 m
4,000 12.0 11.0 2 0 0 0 1 1 2 0 1 2 0 8 8 0 24 44 7	ĕ°°°	1,500		30.0		0.0	00	00	00						0 1	0 1	10.01	0	00			9.	0101	0.0
	Č,₹	2,000		12.0		617	00	0						63 63	00	400	900	80	00			44	t-10	m 10

TABLE V-CONTINUED.

							•			L'	essi	OH
	Still-born.	223	60 10	00	000	08	00	00	71	00	114	339
d years.	Deaths under	845	11	44	14	010	4.9	r-4	88 88	15	484	1083
Total Deaths.	By Towns.	435	95	52	136	19	63	29	670	146	3778	
Tot	By Races.	216	52	12	71	10	32	13	220	25	1881	3778
	Violence.	-07-1	00	00	00	00	00	00	-10	00	13	35
	Suicide.	0	00	00	10	00		00	40	00	13	14
	Accident.	r3 00	- 63	10	44	10			111	010	29	130
seases.	All Other Dia	114	11	30	113	61 61	12	00	90	318	775	1547
'sesses'	Diarrhoeal D	00 rG	10 10	00	6.0	27	P-10	0 1	228	40	176	327
eases.	Neurotic Dis	01	01	00	0101	0	0	00	17	001	35	84
.89.	Heart Diseas	14	4.00	10	00.00	12	00 01	00	17	44	124	278
.89	Brain Diseas	98	91	00	r- 00	- 63	0.0	10	13	00.4	127	198
	Consumption	19	40	10	118	10	105	12	27	-3 00	246	529
	Pneumonia.	238	10	400	17		1100		9.45	03 13	154	848
	Measles.	00	-63	00	00	00	00	00	00	00	17	122
ngp.	Whooping-co	0.01	00	00	-00	00	10	0.0	0 1	000	23	37
	Diphtheria.	10	00	00	-103	00	00	00	00		127	19
er.	Malarial Fev	800	100	00	00	00	00	00	13	19	17	99
r.	Scarlet Feve	00	00	00	00	00	00	00	00	00	40	4
er.	Typhoid Fev	00		800	4.00	0	00 11	00	00 10	0 1	90	144
Rate ,000.	Total.	19.8	15.8	13.7	12.4	13.6	21.0	19.3	19.0	21.4	17.6	
Annual Death Rate per 1,000.	By Races.	16.6	13.0	30.0	9.6	11.1	20.7	21.3	13.7	14.2	14.0	
ttion.	Total.	22,000	6,000	3,800	11,000	1,400	3,000	1,500	30,000	6,800	214,300	
Population.	By Races.	13,000	2.000	3,400	3,600	200	1,500	750	16,000	3,800	133,950	
	Races.	C.W	S.S.	ĕ.c.	ĕ.c.	ĕ.c.	ĕ.c.	×.0.	ĕ.c.	≥0	ĕ.o.	1
	Томпв.	Raleigh	Reidsville	Salem	Salisbury	Southport	Tarboro	Weldon	Wilmington	Wilson	Total, 19 towns	Grand total

· Contract	9	Posterio	LOW HSS.	Asheville	Charlotte	Durham	Elizabeth City	Fayetteville	Goldsboro	Greensboro	Marion	New Bern	Oxford
			Races.	1 ₹0	≥0.	₹0	\$0.	≱0	>0	≅.0	≱0	≥.0	.c.
TABLE II CHARLES OF CHARLES OF CHARLES	Population.		By Races.	15,000	18,000	13,000	6,000	3,500	6.000	10,000	1,500	7,500	2,000
-			Total.	22,000	30,000	20,000	10,000	6,000	10,000	16,000	1,600	15,000	4,000
Own C	Annual Death Rate		Ву Васев.	14.9	12.4	14.4	10.7	8.8	15.5	12.4	11.3	21.3	9.0
-	ate		Total.	15.9	15.6	19.4	16.5	17.9	10.8	15.8	14.4	14.4	10.2
-			Typhoid Fe	1 110	12 01	30 CV	901	001	09	1-4	800	10	11
-			Scarlet Fev	10	00	10	00	00	00	00	00	00	00
			Diphtheria.	00	13.2		0 1	00	0 8	12	00	- 8	00
		·uZnoo	Whooping-	00	2 0 1	6100	00	00	00	00	00	800	01
			Measles.	00	00	2 0 0	31	00	00	0 0 0	0 0	0 0	00
1	-		Pneumonia	21	12	13	10	44	89.99	10	0.0	35	0 0
-			Consumptio	27	23	55	18	25.44	400	12	0 1	23	0101
-			Brain Dises	118	98	61	118	L-4	4.00	77	00	14	410
-			Neurotic D	116	118	10	9.6	10 00	10 00	138	∞ <del>-</del>	19	<del>00 00</del>
			Diarrhosal	0 11 0	5 28	2 23 23	1 0	0 4	0 1	22	10	0 21	00
-		səssəsiC	All Other I	71	112	71	4 26 18 29	6 5	12 17 10 20	16 55 4 25	0 0	7 18 9 52	44
-			Accident.	00 00	49	9 9	0 63	00	10	4.01	0	00 00	0.0
-			Suicide,	0 7	00	00	10	00	00	00	00	00	00
-	Ğ,		Violence.	0 0	00	00	00	0.1	00	01	0 5	10	00
	Total Deaths.		By Races.	224 8,	245 4	188 200 3	101	31 1	45 1	129 2	17	150 2	233
-			Deaths une	349	468	388	991	101	801	528	53	215	41
-			Still-born.	35 35 25	82 69 28 28	49 14 70 15	20 4 42 13	25 00	30 30	53 52	0.1	1 48 1	00 44
				mio	10.00	40.00	₩ CO	19	4.9	15	00	4 61	0 0

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	Deaths under 5 y	9 50 11	78 1 3	0 1 2	00	00	13 10 22 2	1 10 1	0 76 14 116 71	222	2 439 111 605 230	1
Total Deaths.	By Towns.	8 449	34	7 45	83 170	14 22 8 22	37 62	30 41	560	72 127	3 3672	10
Do	By Races.	2 238	4.8	8	8 8	00	313	0 31	224 336	1 5 0	7 1723	10000
	Violence.	0	00	00	10	00	00	00		00	2 2	1 5
	Suicide.	F4 [7	10	00	0101	10	10	- 2	9 27	010	542	100
	Accident.		101	71.4	282	40	112	9 9 9		4 22		ш
	All Other Diseas	15 142 8 96	H H	00	5 2 2	01	100	24	26 104 53 114	516	6 719	1400
	Bistrheal Disea	00	101	00	1 0 1	010	10	00	29 29	01	33 176 48 190	000 10
'Sa	Neurotic Disease		00 01	90	00 10	40	19	01	19 1	401		
	Heart Diseases.	1 15	m =	00	-300	217	10	00	99	r3 03	5 163	100
	Brain Diseases.	12.4	1010	10 00		981	210	04		0110	140	100
	Consumption.	21 46		1-0	14	000	21		44	4.0	360	100
	Pneumonia,	0 20	10 7	0.5	0 14		00	0.0	2 2 14	00	4 144 2 232	100
	Measles.	00	00	00	20	10	10	00	10			L
τ.	Whooping-cough	00	20	но	00	00	00	00	01	00	21	18
	Diphtheria.	0.0	00	00		10	00	00	2100	-00	17	100
	Malarial Fever.			00	0 0 1 1	00	00	00		0.0	0 42	100
	Scarlet Fever.	00	200	000	9 9	00	00	00	0 6	000		
	Typhoid Fever.										47	1001
Annual Death Rate Per 1,000.	Total.	18.0	13.0	13.2	15.4	13.7	20.7	27.3	18.7	18.7	16.5	
Ann Death Per	By Races.	17.0	11.0	12.7	24.2	14.0	16.7	14.7	14.0	14.4	12.9	
	Total.	25,000	6,000	3,400	11,000	1,600	3,000	1,500	30,000	6,800	222, 900	1
Population.	By Races.	14,000	4,000	3,000	7,400	1,000	1,500	750	16,000	3,800	133, 950 88, 950	000
	Races.	ĕ.c.	ĕ.c.	8.0.	Š.	Ö.Ř	8.0.	ĕ.c.	Š.	ĕü	Ċ.	
	Towns.	Raleigh	Reidsville	Salem	Salisbury	Southport	Tarboro	Weldon	Wilmington	Wilson	Total, 19 towns	Grand total

## REPORT OF TREASURER.

Richard H. Lewis, Treasurer, in account with the North Carolina Board of Health, January 1, 1907, to December 31, 1908.

	DISBURSEMENTS.	
190	5. W. H. Brewer, repairing typewriter\$	1.00
an.	31. News and Observer Publishing Company, 1 copy	
	Year-Book	2.00
	2. Salary of Secretary and Treasurer for January	83.33
eb.	6. Miss Mabel P. Massey, stenographer, January	
	salary	35.00
	14. W. D. Dinkins, shelving for office	5.00
	15. H. B. Taylor, painting and varnishing bookcases	
	in office	5.00
	19. Gertrude Anstin, work in arranging office	1.75
	W. G. Briggs, Postmaster, stamps	50.00
f al	demonstration or health	
Ich.	pamphlets	.90
	2. Salary of Secretary and Treasurer for February,	83.33
	7. Miss Mabel Massey, stenographer, February salary,	35.00
	8. Dobbin & Ferrall, art square for office	13.50
	Office rent, January 5th to February 10th	15.00
	11. W. G. Briggs, Postmaster, stamps	10.00
	12. J. B. Lippincott, 1 copy of "Consumption and	
	Civilization"	3.00
	Baker-Thompson Lumber Company, material for	
	shelving office	4.29
	14. B. R. Rickards, subscription American Journal of	
	Public Hygiene	1.00
	28. Carolina Hardware Company, stove and fixtures,	21.00
Apr	il 1 A. Williams & Co., sundries for office, as per	
100	voucher attached	6.25
	Powell & Powell, eoal for office	10.25
	Salary of Secretary and Treasurer for March	83.33
	Lewis & Battle, office rent and janitor, March	10.00
	Miss Mabel P. Massey, stenographer, March salary,	35.00
	2. Royal & Borden Furniture Company, 1 filing	2.30
	cabinet	5.00
	16. E. M. Uzzell & Co., 500 postal cards	.50
Mag	1. R. L. Green, hanging shades in office	35.00
	Miss Mabel P. Massey, stenographer, April salary,	83.33
	Salary of Secretary and Treasurer for April	00.00
	W. G. Briggs, Postmaster, deposit for postage on	5.00
	Bulletin	0.00

May	10. Charities and The Commons, subscription\$	2.
	Baptist Book Store, office supplies	6.
	Thos. H. Briggs & Sons, office supplies	2.
June	8. Salary of Secretary and Treasurer for May	83.
	Miss Mabel Massey, stenographer, May salary	35,
	Raleigh Construction Company, repairing electric	00,
	light in office	1.
	Richard H. Lewis, expenses as delegate to Tubercu-	
	losis Association, \$29.70; National Conference	
	State and Provincial Boards of Health, \$26.50;	
	annual meeting at Morehead, \$15.70	71.
	W. G. Briggs, Postmaster, stamps	50.
	S. H. Wiley, typewriter ribbon	1.
	Dr. J. Howell Way, per diem and expenses annual	
	meeting at Morehead	56.
	Dr. Geo. M. Sternberger, annual dnes National	
	Association for Study and Prevention of Tubercu-	
	losis	5.
July	2. Miss Mabel Massey, stenographer, June salary	35.
	Dr. Edw. C. Register, per diem and expenses annual	
	meeting at Morehead	42.
	Col. J. L. Ludlow, per diem and expenses annual	
	meeting at Morehead	32.
	Drs. Lewis & Battle & Tucker, office rent, second	
	quarter	30.0
	Salary of Secretary and Treasurer for June	83.3
	Dr. H. M. Bracken, Secretary and Treasurer, dues	
	State and Provincial Boards of Health Dr. Geo. G. Thomas, per diem and expenses annual	10.0
	meeting at Morehead	
	Dr. T. E. Anderson, per diem and expenses annual	17.8
	meeting at Morehead	077
	Dr. W. O. Spencer, per diem and expenses annual	37.1
	meeting at Morehead	32.4
	9. Royall & Borden Furniture Company, balance on	02.9
	exchange of file	2.8
	12. J. D. Riggan & Co., 1 waste-basket.	1.0
	Capital Typewriter Company, 2 Affo special filing	1.0
	cabinets and guide cards	41.2
	13. Dr. T. A. Storey, Secretary and Treasurer, annual	
	dnes Americau School Hygiene Associatiou	3.0
Aug.	1. Richard H. Lewis, expenses trip to Morganton in re-	- 1
	gard to location of tuberculosis wards	10.3
	Dr. G. G. Thomas, expenses trip to Morganton in	
	regard to location of tuberculosis wards	20.7
	Miss Mabel Massey, stenographer, July salary	35.0
	Salary of Secretary and Treasurer for July	699

).	DOCUMENT No. 20.	133
	1. Southern Express Company\$	.50
	5. Postal Cable and Telegraph Company, telegrams in	
	July	.70
	W. G. Briggs, Postmaster, deposit to pay postage on Bulletin	5.00
	8. Alfred Williams & Co., in full of account to 1st	0.00
	inst., office supplies	4.45
	Capital City Telephone Company, message to Health	
	Officer of Reidsville	.60
	27. American Surety Company, half premium on bond of Treasurer North Carolina Board of Health	
	and State Laboratory of Hygiene	10.00
	28. Col. J. L. Ludlow, per diem and expenses inspection	
	for cause of typhoid in Reidsville	15.75
	29. W. G. Briggs, Postmaster, stamps	50.00 83.33
	31. Salary of Secretary and Treasurer for August.	35.00
	<ol> <li>Miss Mabel P. Massey, stenographer, August salary,</li> <li>Remiugton Typewriter Company, No. 7 typewriter,</li> </ol>	00.00
	less 10 per cent discount allowed State officers	90.00
	28. Stamps	50.00
	9. Richard H. Lewis, expenses A. P. H. A. meeting	
	at Atlautic City	60.00
	Miss Mabel P. Massey, steuographer, September salary	35.00
	Salary of Secretary and Treasurer for September,	83,34
	Baptist Book Store, in full of account to date	.56
	25. Southern Express Company, charges on missing	
	volumes of reports A. P. H. A	1.35
	2. Salary of Secretary and Treasurer for October.	83.34
	Miss Mabel P. Massey, stenographer, October salary	35.00
	5. Col. J. L. Ludlow, expenses as delegate A. P. H. A.	00.00
	meeting at Atlantie City	55.50
	14. W. G. Briggs, Postmaster, stamps	50.00
	30. G. E. Steehert & Co., British Journal of Tubercu-	1.05
	losis	1.25 83.34
	<ol> <li>Salary of Secretary and Treasurer for November, Miss Mabel Massey, stenographer, November salary,</li> </ol>	35.00
	Powell & Powell, 1 ton eoal	8.50
	20. Miss Mabel Massey, stenographer, December salary,	35.00
	31. Salary of Secretary and Treasurer in December	83.34
	Drs. Lewis & Battle & Tucker, rent third and fourth	00.00
	quarters	60.00

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Sept

Oct.

Dec

24.20

4000		
1908.		
Jan. 2.	W. G. Briggs, Postmaster, deposit for postage on	
	Bnlletin	3 10.0
7.	Alfred Williams & Co., ledger, cards, 6 files, etc	1.7
25.	Stamps	50.0
Feb. 1.	Salary of Secretary and Treasurer for January	83.5
4.	Miss Mabel Massey, stenographer, January salary,	35.0
	International Congress on Tuberculosis, dues	5.0
11.	Baptist Book Store, typewriter paper and note-	0
	books	.:
	T. E. Green, one typewriter ribbon	.7
Mch. 2.	Powell & Powell, 1 ton coal	9.6
	Miss Mabel Massey, stenographer, February salary,	35.0
	Salary of Secretary and Treasurer for February	83.8
12.	R. L. Green, window shades for office	3.5
	Salary of Secretary and Treasurer for March	83.3
	Drs. Lewis, Battle & Tucker, rent first quarter	30.0
	Miss Mabel Massey, stenographer, March salary	25.0
	Miss Mabel Massey, stenographer, April salary	25.0
	Baptist Book Store, office supplies, as per voucher,	3.1
	Thomas Whitaker, 1 copy "Traits of American	
	Negroes"	2.1
16.	Richard H. Lewis, expenses annual conference with	-
	Surgeon General	26.0
	Salary of Secretary and Treasurer for April	83.3
	Stamps	15.0
	W. G. Briggs, Postmaster, deposit for postage on	
	Bulletin	5.0
June 5.	Richard H. Lewis, Secretary, salary for May	83.3
	Richard H. Lewis, cash items during fiscal year	
0.	ending May 20, 1908	2.3
	Richard H. Lewis, cash items past 15 years	96.8
	Miss Mabel P. Massey, stenographer, May salary,	25.0
	Geo. M. Sternberg, Treasnrer, annual dues National	
	Association Study and Prevention of Tubercu-	
	losis, Jnne, 1908, to June, 1909	5.0
23.	Thomas E. Anderson, per diem and expenses an-	
	nual meeting, Winston-Salem	28.7
	J. Howell Way, per diem and expenses annual	
	meeting, Winston-Salem	39.9
	Charities Pub. Society, subscription Charities	
	and The Commons to July, 1909	1.0
	Dr. Thomas A. Story, Secretary, dues for current	
	vear American School Hygiene Association	3.0

July 1. Edw. C. Register, per diem and expenses annual

meeting, Winston-Salem .....

-	2. Geo. G. Thomas, per diem and expenses annual	
July	meeting, Winston-Salem\$	15.50
114	Miss Mabel P. Massey, stenographer, June salary,	25.00
	6. Richard H. Lewis, per diem and expenses annual	
	meeting at Winston-Salem	6.40
118	Richard H. Lewis, Secretary and Treasurer, June	
	salary	83.33
	Lewis, Battle & Tucker, office rent second quarter,	30.00
	23. James A. Burroughs, per diem and expenses annual	
	moeting Winston-Salem	28.00
	Stamps, letters and literature to all doctors in	
	State	50.00
	25 Bushee & Bushee, agents and attorneys, half pre-	
	minm on bond No. 568902 in American Surety	
	Company of New York	10.00
	21 Richard H. Lewis, Secretary and Treasurer, July	
	salary	83.33
	Miss Mahel P. Massey, stenographer, July salary,	25.00
Aug.	1. Sonthern Express Company, expressage in July	.75
	4 P H Andrews, deposit for postage on Bulletin	5.00
	12. Miss Mabel Massey, stenographer, Angust salary	25.00
	Alfred Williams & Co., office supplies	2.20
Sept	. 12. Richard H. Lewis, Secretary and Treasurer, August	83.33
	salary	00.00
Oct.	S. Miss Mabel P. Massey, stenographer, September salary	25.00
	Richard H. Lewis, Secretary and Treasnrer, Sep-	
	tember salary	83.34
	24. Charities Pub. Society, 1 copy "Campaign Against	
	Tuberculosis"	2.00
	27. Thos. E. Anderson, per diem and expenses, in-	
	spection of State institutions at Raleigh	31.65
	Edw. C. Register, per diem and expenses, inspection	
	State institutions at Raleigh	33.00
Nov	Thought the state of the state	
2101	October salary	83.34
	H. M. Bracken, Secretary and Treasurer, dues	
	Con. State and Provincial Boards, of Health,	10.00
	Miss Mabel P. Massey, stenographer, October	0= 00
	salary	25.00 2.00
	9. Baptist Book Store, office supplies to 2d inst	8.50
	Powell & Powell, 1 ton of coal	3,35
Dec	c. 1. Southern Express Company, to date	20.00
	2. Stamps Stamps Stamps Stamps	20.00
	Miss Mabel P. Massey, stenographer, November	25.00
	salary	20.00

Dec. 3. Richar	rd H. Lewis, Secretary and Treasurer, Novem-	
ber	salary\$	83.34
4. Thos.	H. Briggs & Sons, 1 night-latch	2.00
11. James	A. Burroughs, per diem and expenses, in-	
speci	tion of State institutions at Greensboro	24.15
W. O.	Spencer, per diem and expenses, inspection	
of S	State institutions at Greensboro and convict	
camp	p at Elkin	26.10
30. George	e G. Thomas, per diem and expenses, in-	
spect	tion of State institutions at Morganton	22.50
J. Hov	well Way, per diem and expenses, inspection	
of o	orphan asylums at Oxford	41.25
31. Richar	rd H. Lewis, Secretary and Treasurer, Decem-	
ber	salary	83.34
Lewis,	Battle & Tucker, office rent, third and fourth	
quar	rters	60.00
Miss	Mabel P. Massey, stenographer, December	
salar	ry	25.00
Richar	rd H. Lewis, expenses inspecting State institu-	
tions	s at Morganton	17.50
	A Same of the same of the same	
		90.75
Overdrawn		34.68

\$4,667.97

## TREASURER'S REPORT.

ichard H. Lewis, in account with the State Laboratory of Hygiene. January 1, 1907, to December 31, 1908.

	DISBURSEMENTS.	
190	7.	60.00
	29. W. H. McIntire, salary as assistant\$	
ch.	Southern Express Company, expressage on water samples, January, February and March accounts,	61.33
	samples, January, rebruary and March accounts	
	8. Dr. G. McCarthy, money advanced to pay chemists, steuographer, and jauitor	75.00
	stenographer, and jaunor	
pri	1 1. Southern Express Company, expressage on water samples	16.70
	2. Dr. G. McCarthy, salary as Biologist	300.00
	8. Dr. G. McCarthy, expenses of Laboratory, as per	
	vouchers	62.50
	W. H. King Drug Company, Laboratory supplies,	1.63
	Arthur H. Thomas, Laboratory supplies	25.24
	Eimer & Amend, Laboratory supplies	41.49
	13. Dr. G. McCarthy, salary of assistants in Labora-	
	tory	20.00
	Dr. G. McCarthy, expenses as witness in water	
	case at Liucolntou	20.80
		30.00
Мау	Southern Express Company, expressage on water	
	samples	16.70
	Dr. G. McCarthy, Laboratory expenses, as per	
	vouchers	23.75
Jun		
3 (11	May as per vouchers	37.63
	Miss Daisy B. Allen, Chemist, May salary	60.00
	18 Dr. C. McCarthy, amount allowed by Board for	
	purchase of typewriter and all claims for extra	
	analyses of all descriptions against the Labora-	
	tory in full	500.00
	Dr G McCarthy, salary, second quarter	300.00
	99 Mice Daisy B. Allen, Chemist, June salary	60.00
	Dr C McCarthy, balance due on June salary,	
	Agricultural Department having ceased payment,	22.22
	with May	66.66
Ju	ly 1. Southern Express Company, water expressage in	14.00
	June	14.90
	30. Dr. G. McCarthy, Laboratory expenses May and	36.26
	June, as per vouchers	166.66
	Dr. G. McCarthy, July salary	100.00

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July	30.	Miss Daisy B. Allen, Chemist, July salary\$	75.00
		Miss Cecil Woodward, stenographer, July salary,	6.23
		William Mundy, janitor, one-half July wages	7.50
Aug.	1.	Southern Express Company, July account	15.98
	7.	W. H. King Drug Company, chemicals for Labora-	
		tory	5.09
		Whitall, Tatum & Co., chemicals for Laboratory,	35.18
		Eimer & Amend, chemicals for Laboratory	13.9
	27.	American Surety Company, one-half premium bond	
		of Treasurer State Board of Health and State	
	0.4	Laboratory of Hygiene, to May, 1908	10.00
	31.	Dr. G. McCarthy, salary for August	166.6
		Miss Daisy B. Allen, Chemist, August salary	75.00
		Fred. Morgan, janitor, wages, 3 weeks in August, Dr. G. McCarthy, sundries as per vouchers at-	12.50
		tached	9.6
Sent	10	Dr. G. McCarthy, advanced to pay Miss Wood-	3.0
sept.	10.	ward's salary as stenographer	12.10
		Einer & Amend, account to May 18th	9.69
Oct.	19.	Miss Daisy B. Allen, Chemist, September salary,	75.00
-/		Dr. G. McCarthy, September salary and extra	-
		time	181.66
		Dr. G. McCarthy, salary for stenographer and of-	
		fice boy	26.50
		Arthur H. Thomas Company, in full of account to	
		September 1st	16.76
	29.	Southern Express Company, water expressage	
		August and September	28.48
Nov.	1. 1	Dr. G. McCarthy, salary for October	166.66
		Miss Daisy B. Allen, Chemist, October salary	75.00
		Miss Sophie Busbee, salary as stenographer in	40.50
		October	12.50
	- 4	Fred. Morgan, janitor, October wages	15.00 15.80
		Southern Express Company, expressage in October, Miss Daisy B. Allen, Chemist, November salary,	75.00
	15.	Dr. G. McCarthy, November salary	166.66
		Dr. G. McCarthy, November salary.  Dr. G. McCarthy, sundries, as per vonchers at-	100.00
		tached	25.32
		Miss Sophie D. Busbee, stenographer, November	
		salary	12.50
		Fred, Morgan, janitor, November wages	15.00
		Southern Express Company, expressage in Novem-	
		ber	13.70
		Dr. C. A. Shore, stamps for Laboratory	5.00
		Carolina Wood Workers, 50 water crates	44.50
	30.	Miss Daisy B. Allen, Chemist, December salary	75.00

- t-l-moon of	
Nov. 30. Dr. C. A. Shore, 12 days' work during sickness of	
	233.26
	166.66
o al-Couthy salary for December	
- a artimon ionitor December Wages	15.00
D Rushee Stenographer, December	10.50
salary	12.50
- C McCarthy sundry Laboratory expenses, as	
Times & Amend chemical apparatus	1610-
tien a Williams & Co. typewriter supplies	
Daign D Allen Chemist, January Salary.	
T Januar ignitor wages for January	
To G McCorthy in full of Salary to unter	
C D Rushee Stenographer, Jaudai.	
To McCorthy sundries, as per vouchers at	
- Company, December and sair	
- country	
The Willow & Sons books for Laboratory	
North Carolina Board of Health, postage pai	
Lilla 01/ goars	
29. Dr. G. McCarthy, in full of salary for Februar	У
29. Dr. G. McCartny, in Landau against Labor and all claims of every kind against Labor	ex.
Fred. Morgan, janitor, February salary	12.50
Daine D Allen Chemist, February Sainty.	
art Gambio D Rushee Stenographer, reprud	
	th
Mch. 6. Booker Hardy, whitewasting and grate in Laboratory	
Empage Company February account.	
F. M. Kirby Co., sundries for Laboratory, as I	er
voucher	
10. Stamps and stamped envelopes	
say a tamond Laboratory Shippings	
26. Eimer & Amend, Laboratory 27. Ellington Lumber Company, work in fitting	up
30. Dr. C. A. Shore, sundry Laboratory expenses,	as
a de Shore Director, March Salary and	C.Z
The Atlan Chemist, March Salary	
Miss Mabel Massey, stenographer, March salar	y 15.0
Miss Maber Massey, econog. The	

			Jession
April	1.	Fred. Morgan, janitor, March wages\$	15.00
		Southern Express Company, March account	17.35
	3.	Standard Gas and Electric Company, fixtnres for	11.00
		Laboratory	5.00
		Dobbin & Ferrall Company, linoleum for Labora-	5.00
		tory	76.78
		Spencer Lens Company, autoclave.	25.50
		Raleigh Marble Works, 1 slate slab	4.25
		Alfred Williams & Co., filing cabinet, mimeograph	4.20
		and sundry office supplies	83,25
		Arthur W. Fox, in full of account to date	4.50
		Thos. H. Briggs & Sons, Laboratory supplies, as	1.00
		per voucher	5.75
		G. S. Tucker & Co., desk and chair	17.00
		Eimer & Amend, chemicals and apparatus	36.51
	10.	Booker Hardy, whitewashing and plastering store-	50.51
		room	6.00
	15.	D. J. Thompson & Co., electrical fittings	3.50
		Johnson & Johnson, ice	3.50
		Baptist Book Store, carbon paper and note-books	1.30
		Eimer & Amend, chemicals and apparatns	86.97
		Young & Hughes, plnmbing and gas fitting in	Cold
		Laboratory	42.62
		W. H. King Drng Company, chemicals	7.35
		John Wiley & Sons, books	6.31
		Arthur H. Thomas, platinum dishes	129.55
	23.	Capital City Telephone Company, rent of No. 358	
		and long-distance messages	5.90
	25.	Arthur W. Fox, 1 candle turbidimeter	12.00
		Dr. C. A. Shore, Director, April salary	166.66
		Dr. C. A. Shore, snndries, as per vouchers at-	
		tached	8.26
		Miss Daisy B. Allen, Chemist, April salary	75.00
		Miss Mabel Massey, stenographer, April salary	$\cdot 15.00$
		Fred. Morgan, janitor, April wages	14.25
		J. D. Riggan Co., sundry Laboratory snpplies	3.95
May		T. E. Green, typewriter snpplies	2.45
		Hart-Ward Hardware Company, 1 refrigerator,	33.95
	16.	Dr. C. A. Shore, snndries, as per vonchers at-	
		tached	15.26
		J. E. Mitchell, cabinet work for Laboratory	3.00
		Dearborn Desk Company, 1 typewriter cabinet	13.00
	29.	Eimer & Amend, microtome, incubator, glass	
		bottles, etc.	231.85
		Arthur H. Thomas Company, microscope and snp-	
		plies therefor	60.75

1909.	DOCUMENT No. 20.	111
1	-	2.75
May	29. Young & Hughes, 1 slab\$	22.40
100	Southern Express Company, express in April	2.50
100	Dobbin-Ferrall Company, laying old linoleum	
165.	Carolina Electric Company, electric connections in	7.29
	Laboratory, as per voucher attached	3.25
100	Ellington Lumber Company, 1 table, to order Capital City Telephone Company, rent for No.	
1	358 in Laboratory, May	3.50
15.	30. Miss Daisy Allen, salary for May	75.00
	Dr. C. A. Shore, salary as Biologist and Director,	
18	May	166.67
1	Fred. Morgan, janitor, wages for May	15.00
	Miss Mabel Massey, salary as stenographer for	
	May	15.00
June	4 Carolina Wood Workers, case in office	25.00
June	Thos H Briggs, sundries for Laboratory, as per	
	vouchers	4.70
130	Raleigh Electric Company, light in May	1.35
	e Students' Book Store, books	52,35
	w H King Drug Company, alcohol	2.90
	Journal of Experimental Medicine, Vol. 10	5.00 59.25
	Eimer & Amend, sterilizer, etc	1.80
	F. M. Kirby & Co., towels	4.25
	Standard Gas and Electric Company, gas in May,	4.70
	Alfred Williams & Co., office supplies	4.10
	G. E. Stechert & Co., Journal of Hygiene and	13.00
	Archive Fur Hygiene, Vols. 65 and 66  Johnson & Johnson, ice	2.00
	J. Schwartz, beef for bouillon	4.90
	8. Ellington Lumber Company, 1 table to order	3.25
	19. Southern Express Company, express in May	16.45
	30. Dr. C. A. Shore, Director and Biologist, June	
	salary	166.66
	Miss Daisy B. Allen, Chemist, June salary	75.00
	Fred Morgan, janitor, June wages	15.00
	Dr C A Shore, Director, sundries, as per vouchers	
	attached	8.32
	Miss Mabel Massey, stenographer, June salary	15.00
Jul	7 Johnson & Johnson, ice in June	3.00
	Southern Express Company, expressage in June	16.60
	9 Fimer & Amend, sieve and copper pipes	16.85
	Arthur H. Thomas Company, microscope and sup-	99.25
	plies for Type	3.50
	Capital City Telephone Company, rent for June,	2.50
	Lumsden Bros., 1 copper pan	10.15
	Powers & Anderson, cover glass jars, etc	10.10

July 9. Alfred Williams & Co., stencil paper and 1 quart	
ink\$	2.50
· Standard Gas and Electric Company	2.37
Raleigh Electric Company	1.48
King-Crowell Drug Company, supplies	1.15
14. Capital City Telephone Company, rent for July,	3.50
22. Stamps	30.00
25. Busbee & Busbee, agents and attorneys, ½ pre-	
mium on bond of Treasurer	10.00
31. Dr. C. A. Shore, Director and Biologist, July	
salary	166.67
Dr. C. A. Shore, Director, sundries, as per vouchers	
attached	3.97
Miss Daisy B. Allen, Chemist, July salary	75.00
Miss Mabel P. Massey, stenographer, salary for	
July	15.00
Fred. Morgan, janitor, wages for July	15.00
Caroliua Wood Workers, 1 bottle rack	1.75
Aug. 1. Sonthern Express Company, expressage in July,	18.45 1.25
4. Dobbin-Ferrall Company, 15 yards domestic	
Johnson & Johnson, ice in July	4.00
7. J. Schwartz, beef	6.40
one case suspected rabies	25.00
11. Whitall, Tatum & Co., merchandise	11.12
Union Paper Company, mailing cases	4.97
Standard Gas and Electric Company, chauging and	3.01
refitting pipes and gas	15.38
W. H. King Drug Company, merchandise	3.30
Raleigh Electric Company, July bill	2.85
Smith-Forrest Company, matches	1.20
Sept. 9. Dr. C. A. Shore, Director and Biologist, August	
salary	166.67
Miss Daisy B. Allen, Chemist, August salary	75.00
W. L. Grimes, Assistant Biologist, August salary,	60.00
Miss Mabel P. Massey, stenographer, August	
salary	15.00
Fred. Morgan, janitor, wages in Angust	15.00
10. G. S. Tucker & Co., 1 couch	11.13
12. Dr. C. A. Shore, money advanced to make payment	
for treatment for rabies (\$50), snndries, as per	
vouchers	64.89
Alfred Williams & Co., office snpplies	4.25
Arthur H. Thomas Company, messler jars, etc.,	25.84
W. H. King Drug Company, chemicals	3.58
Raleigh Electric Company, August account	2.55

.] Document No. 20.	143
12. Standard Gas and Electric Company, August ac	s 9.00
count	• 4
G. E. Stechert & Co., Archive Fur Hygiene, Vol. 67	,
Eimer & Amend, 1 inspissator and other apparatus	1
22. Capital City Telephone Company, rent, Angust an	7.00
September Jonnal Pub Hygien	•
B. R. Rickards, sub. Amer. Journal Pub. Hygiene	or.
1. Dr. C. A. Shore, Director and Biologist, September	. 166.67
salary	v. 75.00
Miss Daisy B. Allen, Chemist, September salar,	or .
W. L. Grimes, Assistant Biologist, Septembersalary	68.00
Miss Mabel P. Massey, stenographer, September	er
Miss Mabel P. Massey, stellographer, september salary	15.00
Fred. Morgan, janitor, September wages	15.00
Arthur H. Thomas Company, 1 pair platinu	m
erneible tongs	4.30
3. Johnson & Johnson, ice in September	6.00
20. Dr. C. A. Shore, Director, trip to Washington, an	ad
amount of attached receipts	36.73
27. Raleigh Electric Company, statement for September 27.	m-
ber	2.10
Standard Gas and Electric Company, statement f	or
September	6.50
W. H. King Drug Company, chemicals	6.12
Improved Mailing Case Company, mailing cas	es, 4.16
Journal of Infectious Diseases, Vol. 5	6.25
King-Crowell Drug Company, syringe and needl	es, 4.75
Southern Express Company, September stateme	nt, 19.65
Alfred Williams & Co., office supplies	2.85
28. Dr. R. M. Grimm, services as Assistant Biolog	ist,
Sontomber 26 to October 28	33.33
21 Dr. C. A. Shore, Director and Biologist, Octo	ber
colore	100.00
Mice Doicy R Allen, Chemist, October salary.	15.00
Dr. C. A. Shore, Director, expenses of visit	10
State Laboratory of Georgia, and Sundries,	as
non wanchers attached	26.21
Miss Willie R. Law, 45 hours copying, at 25 ce	ents
non home	11.20
Miss, Mahel P. Massey, stenographer, Octo	per
colory	15.00
Fred Morgan, fanitor, October wages	15.00
" 2 Honry T Hicks, handages	1.00
4. Postal Telegraph-Cable Company, telegrams	111
October	4.27

09 pt.

et.

No

Session

2.00 4.80 2.16 7.50 3.30 14.22 1.50 200.00 166.67 75.00 15.00 15.00 3.07 36.25 21.05 8.30 2.00 7.00 2.00 2.76 10.85 7.00 166.67 75.00 23.63 4.00 15.00

		DOCUMENT 1101 201
Nov.	7	Johnson & Johnson, ice in October\$
21011		Capital City Telephone Company, rent of No. 358
		and long-distance messages
		Carolina Power and Light Company, October state-
		ment
		Standard Gas and Electric Company, October state-
		ment
		W. H. King Drng Company, October statement
		Arthur H. Thomas, apparatns
	16.	Thos. H. Briggs & Sons, 1 Yale latch
		Department of Agriculture, equipment and ma-
		terial used by Laboratory of Hygiene
	30.	Dr. C. A. Shore, Director and Biologist, November
		salary
		Miss Daisy B. Allen, Chemist, November salary,
		Miss Mabel P. Massey, stenographer, November
		salary
		Fred. Morgan, janitor, November wages
		Dr. C. A. Shore, Director, snndries, as per at-
		tached vouchers
Dec.	1.	Southern Express Company, August and October
		expressage
		Sonthern Express Company, November statement,
	7.	J. Schwartz, beef
		Johnson & Johnson, November statement
		Standard Gas and Electric Company, November statement
		Smith-Forrest Company, sapolio and matches
		Carolina Power and Light Company, November
		statement
		Whitall, Tatum & Co.
	14.	Capital City Telephone Company, rent for No. 358,
		November and December
	23.	Dr. C. A. Shore, Director and Biologist, December
		salary
		Miss Daisy B. Allen, Chemist, December salary,
		Arthur H. Thomas, 2 platinum crncibles
		Carolina Electric Company, 500 pieces of copper,
	31.	Fred. Morgan, janitor, wages for December
		Miss Mabel P. Massey, stenographer, December
		salary

Balance on hand ......\$

Receipts .....

Overdrawn .....

\$10,104.68

15.00

835.16

36.12

9,233.40

### APPENDIX.

[EXTRACTS FROM THE MONTHLY BULLETIN.]

#### THE DEATH OF DR. MURPHY.

In the passing away of Dr. P. L. Murphy, Snperintendent of the State Hospital for the Insane at Morganton, on September 11th, the State lost one of its foremost men and most useful citizens. the magnificent institution over which he presided from its beginning, twenty-four years ago, continuously enlarged and perfected under his inspiration and direction, he has left a monument worthy of his ability and single-hearted devotion to its interests. He was endowed with a vigorous intellect, characterized by the genius of common sense and the special gift of rare executive power. many years we, as one of a committee from the Board of Health, have made the official inspections under the law, and it rarely ever happened that we found anything to criticise, and when we did it was almost invariably called to our attention by him, whose watchful eye nothing escaped, with the request that we aid him in securing its correction by the Board of Directors or by the Legislature. We never visited the Hospital that we were not filled with admiration, not only of the magnificent buildings and beautiful grounds, but chiefly of its administration-so extensive, so complex, and yet running so smoothly and noiselessly under the master hand that controlled it. Moreover and above all, he had a heart of gold, and his interest in and devotion to his afflicted wards were tonching. And they repaid it with a respect and affection seldom seen.

We give below a rarely discriminating, just and beautiful tribute from the pen of the distinguished editor of the *Charlotte Observer*, for many years a member and president of the Board of Directors of the Hospital;

#### PATRICK LIVINGSTON MURPHY.

The State is prepared, so far as there can ever be preparation for tidings of the death of one so widely known, so beloved and so useful to his generation, for the announcement of the passing of Dr. P. L. Murpby, late Superintendent of the State Hospital at Morganton. For more than a year an inexorable enemy had been sapping his vitality, and yesterday completed its fatal work. The time and circumstances are not auspicious to the writing of those things which should be now written, and yet no time would suffice for putting on record a fit memorial of this man. It is best writ in the magnificent institution over which he presided from the day of its opening until his incapacity, and in the hearts of the thousands of North Carolinians who,

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in themselves or through family or friends, were beneficiaries of his skill. It is not too much to say that he was the foremost alienist of the South, or that the State Hospital at Morganton is at the head of institutions of its class in the section. It was his very life. From a red and barren hill he had seen the place transformed into one of surpassing beauty, and had witnessed the growth of the institution from a modest beginning into one which now shelters and cares for more than eleven hundred patients. A multitude has entered its doors with minds diseased and emerged with reason restored and themselves restored to their families and to their usefulness to society.

Of his skill in his specialty all North Carolina knows, and his executive ability, his tact in management, are scarcely less known. A Scotchman of Scotchmen, he was endowed with all the strength of mind and body, all the conviction and pertinacity of purpose, of the peculiarly strong and forceful race. The antipodal elements of rugged power and of tenderness which, when we see united, make a product which we remark upon and wonder at, were perfectly blended in him, forming a character which compelled both admiration and affection. To him all men and women were as one. There were none too humble to enlist his sympathy or challenge his best skill, and to the lowliest people of the State the news of his death will carry as keen a pang as will be felt in the hearts of the highest. It is his glory that in his exalted professional life he knew no distinction between classes.

To undertake to recite Dr. Mnrphy's qualifications for his life-work, how fully he met and surpassed every expectation, how grandly he lived up to his great opportunities and fulfilled his mission to humanity, would be only to repeat to North Carolina what is familiar history; and it is not certain that one who so much loved him as a friend and sorrows so greatly on account of his death could write in moderation of him at his open grave. To thousands this event is a personal bereavement—greatest to those who knew the subject best. There was never a man more lovable in his close personal relations. The public admired him for his ability, and all have gratitude toward him for what he has done for North Carolina. His familiars loved him for his golden heart, which was ever ready to melt in sympathy or at the call for charity; for the loyalty of his friendship, for his high honor and his unswerving fidelity to any cause which he espoused.

Engaging in every way, Dr. Murphy added varied scholarship to his qualities of charm. There was no conversation to which he could not contribute; there was no company in which he did not shine. The pale messenger, in beckoning him, has called one of the front rank of North Carolinians.

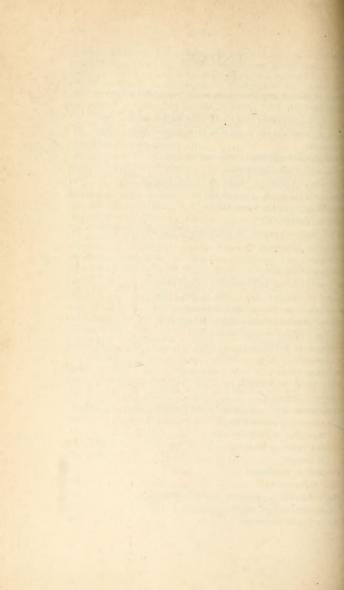
On the sloping, velvet-like lawn on which his eye has so often dwelt with delight, in the shadow of the great buildings which are his best monument, they will lay him away to-day to await the call for the accounting, to which he will answer, unafraid, for the deeds done in the body.

APPENDIX. 147

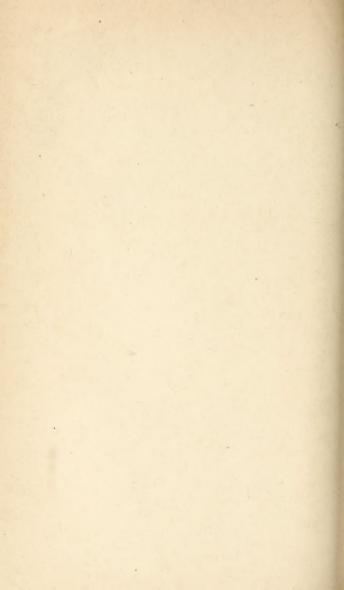
### THARLES WARDELL STILES-BENEFACTOR OF THE SOUTH.

"The blood is the life." It is an elementary truth that the very essence of lusty and vigorons life is an abundant supply of pure and rich blood. It is the power that runs the vital machinery, and when deficient in quality and quantity the machine slows down and its functions are imperfectly performed. In its weakened state obstacles that to a machine running under a full bead of steam would scarcely make an impression, stop it altogether. Those peculiar principles which constitute the basis of immunity or protection against disease, whatsoever they may be, all are agreed, exist in the blood. When deficient, diseases of various kinds gain a footbold in the body and in too many cases overcome it. Every one knows that the best preventive of disease is vigorous health, the bed-rock foundation of which is the blood. Anæmia, which does not meau infected or contaminated blood, but simply insufficiency in quantity and inferiority in quality, is, therefore, responsible for many of our most serious ills. Sapping the vitality it dulls the mind, weakens the spirit or energy, largely destroys the incentive to action and thereby prevents the proper and full performance of the manual labor necessary to the provision of a comfortable and sufficient support, and by this lack exaggerates the original cause. Moreover, if occurring in childhood, it prevents the normal growth and development, and by dimiuishing the vital resistance shortens the natural length of life, renders its subjects more susceptible to and more easily overcome by the many diseases to which man is liable, and thus increases the death rate. But it is unnecessary to say more about the evils and dangers of anemia; they are already known to every jutelligent and wellinformed man, whether physician or laymau,

That anaemia, more or less pronounced, is widely prevalent among the "poor whites" of the South no observant man who has come in frequent contact with that element of our population can successfully deny. Prior to the discovery in 1902, by Stiles, of a species of hookworm, indigenous to the warmer sections of the United States, as well as to other subtropical or tropical regions of America, his working out of its life history, in which he showed it to be a blood-sucking parasite, and his demonstration of its widespread distribution, we attributed the anemia to other causes. In the sandy coastal plain, where malaria is abundant, we ascribed it to that poison, while in the hill country and in the mountains, we charged it up to fried meat and soda biscuit. Malaria and a bad dietary, no doubt, play an important part in causing anaemia, but in the light thrown upon the subject by Stiles there is no doubt in our mind that the hookworm is at the bottom of a large majority of cases. It should







THE

## SECOND BIENNIAL REPORT

OF THE

## NORTH CAROLINA HISTORICAL COMMISSION

1906-1908

RALEIGH
E. M. UZZELL & Co., STATE PRINTERS AND BINDERS
1909

## THE NORTH CAROLINA HISTORICAL COMMISSION

J. BRYAN GRIMES, CHAIRMAN.

W. J. PEELE, THOMAS W. BLOUNT, D. H. HILL, M. C. S. NOBLE.

R. D. W. CONNOR, SECRETARY, RALEIGH.

# REPORT OF THE NORTH CAROLINA HISTORICAL COMMISSION.

To His Excellency, GOVERNOR ROBERT B. GLENN:

For the information of your Excellency and of the General Assembly, we beg to submit a brief report of the creation, organization and work of the North Carolina Historical Commission during the past two years.

#### CREATION AND ORGANIZATION.

The North Carolina Historical Commission was created by act of the General Assembly of 1903 (chapter 767 of the Public Laws of 1903). Under the provisions of this act the Governor was to appoint a commission of five, who were to serve for a term of two years, without salary, per diem or mileage. The act declared it to be their duty "to have collected from the files of old newspapers, from conrt records, church records and elsewhere" valuable documents pertaining to the history of North Carolina, "to have such documents edited and published by the State Printer as other public printing, and distributed by the State Librarian under the direction of the commission." The commission was anthorized "to expend a sum not exceeding \$500 annually in the collection and transcription of documents." Under this act Governor Aycock appointed W. J. Peele, of Raleigh; J. D. Hufham, of Henderson; F. A. Sondley, of Asheville; Richard Dillard, of Edenton, and R. D. W. Connor, of Wilmington. The fact that the members of the commission lived in widely separated parts of the State, and the fact that the law expressly forbade the payment of their expenses, made it difficult for them to attend properly to their duties. Efficient work was, accordingly, impossible, and your Excellency, realizing this fact, thought it wise, in 1905, to appoint on the commission persons residing nearer to each other. Accordingly, the following were appointed: W. J. Peelc, of Raleigh; J. Bryan Grimes, of Raleigh; Thomas W. Blount, of Roper; Charles L. Raper, of Chapel Hill, and R. D. W. Connor, of Raleigh. More and better work was accomplished than before. It soon became evident, however, that if the commission was to do the work expected of it, a different and more effective organization was necessary. In 1907, therefore, the General Assembly amended the act of 1903, enlarged the powers and increased the duties of the commission. (Chapter 714 of the Public Laws of 1907.) By the provisions of this act the members of the commission are appointed for terms of two, four and six years, their successors to serve for six years. They receive no salary or per diem, but are "allowed their actual expenses when attending to their official duties." The appropriation was increased to \$5,000 annually, and the commission was authorized to employ a

secretary and to equip offices for the filing and preservation of historical documents. Under the provisions of this act your Excellency appointed the following persons, who compose the commission as now constituted: J. Bryan Grimes, of Raleigh; W. J. Peele, of Raleigh; Thomas W. Blount, of Roper; M. C. S. Noble, of Chapel Hill, and D. H. Hill, of Raleigh. The commission, thus constituted, met in the office of the Secretary of State, at Raleigh, May 20, 1907, and organized by the election of J. Bryan Grimes, chairman, and R. D. W. Connor, secretary. Offices in the State Capitol were assigned to the commission, and the secretary was instructed to secure the necessary equipment. The commission, thus constituted and thus cquipped, has been at work but little more than one year, but we believe that the following report will justify the creation of this agency for the preservation of the history of our State.

#### POWERS AND DUTIES.

The duties of the commission are as follows:

- (1) To have collected from the files of old newspapers, court records, church records, private collections and elsewhere, historical data pertaining to the history of North Carolina and the territory jucluded therein from the earliest times.
- (2) To have such material properly edited, published by the State Printer as other State printing, and distributed under the direction of the commission.
- (3) To care for the proper marking and preservation of hattlefields, houses and other places celebrated in the history of the State.
- (4) To diffuse knowledge in reference to the history and resources of North Carolina.
- (5) To encourage the study of the history of North Carolina in the schools of the State, and to stimulate and encourage historical investigation and research among the people of the State.
- (6) To make a biennial report of its receipts and disbursements, its work and needs to the Governor, to be by him transmitted to the General Assembly.

The powers of the commission are as follows:

- (1) To adopt a scal for use in official business,
- (2) To adopt rules for its own government not inconsistent with the provisions of the law.
- (3) To fix a reasonable price for its publications and to devote the revenue arising from such sales to extending the work of the commission.
  - (4) To employ a secretary.
- (5) To control the expenditure of such funds as may be appropriated for its maintenance.

How these duties have been executed and these powers used it is the purpose of this report to show.

# COLLECTION AND PRESERVATION OF HISTORICAL SOURCES.

#### PUBLIC ARCHIVES.

The first and most important duty imposed on the commission is "to have collected from the files of old newspapers, court records, church records, private collections and elsewhere, historical data pertaining to the history of North Carolina and the territory included therein from the earliest times."

The most important, as it is the largest, collection of such documents in existence is to be found in the public archives of the State, in the Capitol and elsewhere in Raleigh. Few people realize the richness of these archives in historical material. This material dates from the close of the seventeenth century to the present day, covers more than two hundred years of our history and includes an immense collection of documents and manuscripts absolutely essential to the elucidation of the history of the State and of great importance in the elucidation of the history of the nation. The manner, however, in which they have been kept is anything but creditable to our intelligence and patriotism. Thousands of manuscripts, records and other documents are stuffed away in dark pigeonholes, in boxes and corners, without order or system, are tossed about from place to place with an utter indifference to their value, or are thrown helter-skelter here and there, in leaky attics in various parts of the city.

The creation of the North Carolina Historical Commission will put an end, partially, to this condition. The first care of the commission has been to collect these records and documents, to file them systematically and to preserve them from destruction. Much time has been devoted to this work during the past year, and, though it does not show for much in a report, it has required no little attention, labor and thought, and is by far the most important work yet done by the commission. We cannot say that we have made more than a beginning, for the task is large; it requires time and patience, and even years must elapse before it is completed. We say that the creation of the commission will put an end, partially, to the condition above described. The room at the disposal of the commission is much too small for the work to be done. Like all the other departments of the State Government, the commission needs room for its expanding activities, and until this room is provided in some way the work of the commission will be much too restricted for the field to be covered.

For the present the commission has equipped a room on the third floor of the east wing of the Capitol. Steel roller shelves for large bound volumes and steel filing cases for loose manuscripts have been placed there. The bound volumes fill 669 roller shelves, and there are many others for which there is no room. They include all journals of hoth houses of the General Assembly since 1777 and some prior to that date, the journals of conventions, the journals of the Board of Internal Improvements, the journals of the Conneil of State, the letter books of the Governors, the records of our troops in the War Between the States, the reports of the Land Frands Commission, numerous volumes of wills and numerous volumes of miscellaneous documents. The loose manuscripts include the correspondence of the Executive Department from the administration of Governor Caswell, in 1777, and numerous files of miscellaneous mannscripts which it would be too tedious to enumerate here.

# NEWSPAPER FILES.

The commission has also made some valuable collections from other sources than the public archives. Newspaper files of the Colonial and Revolutionary periods in libraries in Charleston (S. C.), Wilmington, Richmond and Boston have been searched for North Carolina data. These files include The Boston Evening Post, 1769-1770; The Virginia Gazette, 1776; The South Carolina Gazette, 1732-1775; The South Carolina Gazette and Country Journal, 1765-1775, and The South Carolina and American General Gazette, 1766-1775. In the absence of North Carolina newspapers of the Colonial period, these papers throw interesting light on our history.

# THE "HAYES" COLLECTION.

At Edenton, through the courtesy of Mr. John G. Wood, the commission has been permitted to have eopied valuable letters and documents in the Samuel Johnston collection in the library at "Hayes," formerly the residence of Governor Samuel Johnston, now owned by Mr. Wood. This collection includes letters of Hooper, Hewes, Johnston, Iredell and other leaders of the Revolution in North Carolina, which have never been published.

#### THE DARTMOUTH COLLECTION.

Through the agency of the well-known firm of B. F. Stevens and Brown, of London, the commission has secured permission from the present Lord Dartmouth to have copied such of the private papers of Lord Dartmouth, Secretary of State for the Colonies, in 1772, as relate to North Carolina. Through this means a few interesting documents throwing light on our Colonial history have been secured.

# THE SWAIN COLLECTION.

The North Carolina Historical Society at the University of North Carolina has placed at the disposal of the commission, for copying, the large and valuable collection made by Governor David L. Swain and preserved in the archives of the society.

#### PRIVATE COLLECTIONS.

Three private collections of no little interest and value have been secured and placed among the collections of the commission. These are the letters and papers of John H. Bryan, member of Congress from North Carolina, 1825 to 1829; the letters and papers of Calvin H. Wiley, first superintendent of common schools in North Carolina, 1852 to 1865, and the correspondence of Jonathan Worth, State Treasurer of North Carolina, 1863 to 1865, and Governor of North Carolina, 1865 to 1868.

#### COPIES OF PUBLIC DOCUMENTS.

The journals of the Board of Internal Improvements and the letter books of the following governors have been copied, preparatory to publication:

Richard Dobhs Speight	1792-1795
Samuel Ashe	1795-1798
William R. Davie	1798-1799
Benjamin Williams	1807-1808
James Turner	1802-1805
Nathaniel Alexander	1805-1807
David Stone	1808-1810
William Hawkins	1811-1814
William Miller	1814-1817
William A. Graham	1845-1849

# PUBLICATIONS.

The law requires the commission "to have such material properly edited, published by the State Printer as other State printing, and distributed under the direction of the commission." Before this work can be done intelligently, the work above outlined must be done. The policy of the commission, therefore, is to collect, to file and to preserve before printing. Nevertheless, some printing has been done.

#### THE BEGINNINGS OF ENGLISH-AMERICA.

Section 2 of chapter 714 of the Public Laws of 1907 especially charges the commission "with the duty of co-operating with the commission appointed by the Governor to make an exhibit at the Jamestown Exposition in making at said exposition an historical exhibit illustrating the history of North Carolina from the earliest times." In accordance with this provision, the commission instructed the secretary to prepare a pamphlet giving an account of the first English settlements in America, at Roanoke Island, North Carolina, which should be a part of the State's exhibit. A pamphlet was accordingly prepared, entitled "The Beginnings of English-America: Sir Walter Raleigh's Settlements on Roanoke Island, 1584-1587," 39 pages, illustrated with cuts of the DeBry engravings of John White's paintings of Indian life.

#### BULLETIN No. 1.

Bulletin No. 1 of the publications of the North Carolina Historical Commission is "The North Carolina Historical Commission: Creation and Organization, Duties and Powers, Plans and Purposes." It is a pamphlet of 18 pages, explanatory of the work and the plans of the commission.

#### BULLETIN No. 2.

Bulletin No. 2 of the publications of the North Carolina Historical Commission is "The North Carolina Historical Exhibit at the Jamestown Exposition," a history and description of this exhibit, prepared by one of the custodians, Miss Mary Hilliard Hinton.

# LITERARY AND HISTORICAL ACTIVITIES IN NORTH CAROLINA, 1900-1905.

The publications of the North Carolina Historical Commission, Vol. I, is entitled "Literary and Historical Activities in North Carolina, 1900-1905." It is a volume of 623 pages, including some of the most notable addresses and papers produced in the State within the period specified, together with reviews of the literary and historical activities during that period. Of especial interest and value is the report of the committee appointed by the State Literary and Historical Association to reply to the statements of Judge George L. Christian, of Virginia, questioning the claim of North Carolina as to her record in the War Between the States. The volume was compiled and edited by W. J. Peele, assisted by E. P. Moses and Clarence H. Poe. Though issued within the past year, it was projected at the first meeting of the commission, November 20, 1903, before the reorganization under the present plan, and should have been issued three years ago. Properly, it does not form part of the work of the commission for the period covered by this report.

# PRESERVATION OF HISTORICAL LOCALITIES.

The third duty with which the commission is charged is "to care for the proper marking and preservation of battlefields, houses and other places celebrated in the history of North Carolina." The commission believes quite as much in the brush and chisel as in the pen as implements of history writing.

#### PAINTINGS OF BOANOKE ISLAND.

In fulfilling the duty imposed by this clause the commission has enabled Mr. Jacques Bushee, one of our native artists of well-earned reputation, to spend some months on the banks of eastern North Carolina studying the scenes of the first English Colony in America. His studies have resulted in a series of paintings showing these historic spots as they appear to-day. These paintings formed part of the North Carolina history exhibit at the Jamestown Expositiou, and are now on exhibition in the Hall of History. The commission ex-

pects that this preliminary work will result ultimately in a painting of the landing of the first English settlers in America, of the first Christian baptism by Englishmen within the present boundaries of the United States, or of some other scene connected with that important episode in American history.

#### BUST OF WILLIAM A. GRAHAM.

In the rotunda of the State Capitol are eight niches, designed to hold the busts of eight of the eminent sons of the State whose services entitle them to such recognition. These niches were completed nearly three-quarters of a century ago, yet they are as empty to-day as they were on the day they were finished. The North Carolina Historical Commission believes that the State has produced eminent sons whose services in peace and in war entitle them to be thus honored, and the commission, therefore, will make it an especial object to fill these niches with handsome busts of distinguished North Carolinians, A contract has accordingly been placed with Frederick W. Ruckstuhl, a distinguished sculptor of New York City, for a marble bust of William A. Graham, eminent as legislator, Governor, Secretary of the Navy, Senator, statesman and patriot. The artist has completed his model and is now in Paris, where the bast is to be carved. After being exhibited in the Paris Salon in the spring of 1909, it will be delivered to the Historical Commission in October and will be set up in the State Capitol with suitable ceremonies.

#### TO DIFFUSE INFORMATION ABOUT NORTH CAROLINA.

It is made the duty of the commission to "diffuse knowledge in reference to the history and resources of North Carolina." It would prove too tedious to undertake to give in detail an account of how the commission has performed this duty. We beg to say only that the creation of such an agency has been welcomed throughout the United States by students of our history and resources. Many requests for such information have come from all parts of the country, which the commission has answered as fully, completely and accurately as possible. This phase of the work will, of course, grow in quantity and importance with time.

# TO ENCOURAGE THE STUDY OF NORTH CAROLINA HISTORY.

The commission is "to encourage the study of North Carolina history in the schools of the State and to stimulate and encourage historical investigation and research among the people of the State."

## HISTORY IN THE PUBLIC SCHOOLS.

The school law requires that the history of North Carolina shall be taught in the public schools of the State. The recent publication and adoption of a suitable text-book makes this possible. The more advanced pupils, however, and especially those in the high schools, should be led to extend their studies beyond the covers of the text10

books. The commission expects to co-operate with the teachers of the State in this work by furnishing such material as may be necessary for it to be done intelligently. Leaflets giving contemporary accounts of great events, the reprints of important historical documents, such as may be used in the class rooms, will be issued from time to time and distributed to those teachers who apply for them.

A copy of the "Beginnings of English-America" and a copy of "The Literary and Historical Activities in North Carolina, 1900-1905," have been placed in every rural library in the State. These libraries now number about 2,000.

# NORTH CAROLINA DAY.

The secretary of the commission, at the request of the State Superintendent of Public Instruction, prepared the "Program of Exercises for North Carolina Day," which the schools of the State will celebrate December 18. The program is devoted to a study of the German settlements in North Carolina.

#### HISTORICAL AND PATRIOTIC SOCIETIES.

In discharging the duty imposed npon the commission to stimulate and encourage historical investigation and research among the people of the State, the commission has endeavored to secure reports from the various historical and patriotic societies of the State of their activities during the past year. All of these societies did not respond, but many of them did, and their reports are here summarized, because they show that a fine spirit pervades our people, that they are becoming alive to their duty toward the past, and that they are really accomplishing much to preserve and popularize our history.

#### COLONIAL DAMES.

The North Carolina Society of the Colonial Dames of America during the past year has made an extensive investigation to locate places of historic interest in North Carolina which are unmarked in any way, and therefore are slowly but surely passing into oblivion. The result of the society's investigation has been embodied in a report by the president to the national council of the society. Although this report is confined to the Colonial period of our history, and makes no claim to being complete, it shows that there are seventy-eight spots, famed for historic events of the Colonial period, which are not marked in any way. They are thus subdivided: nine localities famed for incidents connected with the earliest explorations and settlements in North Carolina; ten sites of Colonial forts; three Colonial battlegrounds; ten sites of Colonial schools and churches; four localities famed for incidents connected with the Regulators; twenty-five sites of famous Colonial houses, and seventeen burial places of eminent Colonial characters. The Colonial Dames call attention to these unmarked spots in order that they may be preserved from neglect and oblivion.

# SONS OF THE REVOLUTION.

The Sons of the Revolution have entered upon an important phase of historical activities in the collection of portraits of historic persons. Already the society has presented to the Supreme Court Library oil portraits of James Iredell and Alfred Moore, Associate Justices of the Supreme Court of the United States, and to the executive office a portrait of Samuel Johnston, three times elected Governor of North Carolina and our first Senator in the Senate of the United States. During the past year the society secured a portrait of Alexander Martiu, distinguished as a soldier of the Revolution and five times elected Governor of the State. This portrait was presented to the executive office on November 16th.

# DAUGHTERS OF THE REVOLUTION.

The Daughters of the Revolutiou have placed a case in the Hall of History, in which they are placing relies of the Revolutiouary period. They have endeavored to stimulate interest in the history of North Carolina in the schools of the State by offering medals in certain schools for the best essays dealing with phases of our history. The most notable service rendered by the society is the continued publication of The North Carolina Booklet. This is the only periodical in North Carolina devoted exclusively to the history of the State and it is gratifying to know that it has met with success, not only as affording a medium for the development of historical talent in the State, but also finaucially. Euongh has been realized from the publication to enable the Daughters of the Revolution to carry into execution the purpose for which The Booklet was established; that is, the erection of a memorial to the women of the Edenton Tea Party. This memorial was unveiled with suitable ceremonials in the State Capitol on the 24th of October.

# GUILFORD BATTLEGROUND COMPANY.

The work of the Guilford Battleground Company in converting that historic battleground from an old field into a beautiful historic park is too well known to need comment. From the president, whose unselfish labors deserve the applause of every patriotic Americau, from New England to the Gulf of Mexico, comes the following report of the past year's work:

"Our annual celebration of July 4th was held, as usual, most successfully, but the speeches delivered by Bishop Rondthaler and others have not yet been published in pamphlet form because of failure to receive copies of the same. I regret this much. An unusual amount of plowing, some seeding to grass and manuring, as the patriotic and liberal have enabled us to do, and the general necessary care of the ground have been made. Our purpose is to spend all the money possible in permanent improvements on the grounds, especially in the erection of memorials to Revolutionary characters. We have secured octagon granite blocks sufficient to complete a monument begun to the cavalry arm of the service about thirty feet in helght. As the preservation of our Revolutionary hattlefields and perhaps other historic spots have proven not only "means," but also sources whence interest in our beloved State's history has gone out, it was deemed appropriate that a neat memorial to Clio, the Muse of History, as she sits and repeats to the populace, should head the North Carolina row at the hattleground. This memorial is as durable as the hills and, as competent judges think, and I certainly think, an honor to the State and very beautiful.

"This report is written with my own hand, as I have no stenographer and never had one and am unable, or at least unwilling, to employ one, as I think the money can be applied more profitably from our limited means. God bless the North Carolina Historical Commission and all other like associations and individuals historically disposed."

This report was signed by Joseph M. Morehead.

#### HISTORY EXHIBIT AT THE JAMESTOWN EXPOSITION.

Three patriotic organizations to whose joint efforts the State owes the history exhibit made at the Jamestown Exposition are the Daughters of the Revolution, the Daughters of the American Revolution and the Wachovia Historical Society. It would be impossible in this brief report to convey an idea of the extent and character of that exhibit. We may say, without exaggeration, that of all the various exhibits made by the State or by individuals none reflected more credit on North Carolina or received more attention from visitors than the history exhibit. A full report of the exhibit has been prepared by Miss Hinton, one of the custodians, which the Historical Commission printed as one of its hulletins. We heg to quote one or two paragraphs from that report:

"Nothing has shown so forcibly this historical awakening in the Old North State as the exhibits she placed in the History Building at Jamestown. This was made with the people's money, by the people and for the people. It is, indeed, gratifying to know that she was creditably represented at this most interesting exposition, * * * * where history was given a place never before accorded in the annals of America. * * * Too much praise cannot be given Mrs. Lindsay Patterson, vice-president general of the Baughters of the American Revolution, who first planned and arranged this exhibit. The James-town Commission for North Carolina appropriated as much money as could be spared for this object, which was not a large sum. This was supplemented by a small amount from the State Historical Commission. Mrs. Patterson was assisted by Miss Rebecca Schenck, of Greensboro, and Miss Mary Hilliard Hinton, of Raleigh, who gave months of ardnous toil to this patriotic cause.

"The Wachovia Historical Society deserves special recognition, for it was this remarkable organization that responded primarily to the appeal for aid from patriotic Carolinians. It is the oldest society of the kind in the State, and has set an example worthy of emulation. Wachovia's exhibit revealed the life of the people, their industries, household utensils, implements of war and peace, accomplishments, comforts and literature. * * * The entire history of these thrifty, religious, peace-abiding citizens, that have ever remained a distinct colony, affords unusual opportunity to the student. * * * From the headquarters of the society have gone forth to previous expositions a few treasures, but never before has so large a collection been allowed to leave Salem. * * *

"What has been the result of all these months of wearing toil, ceaseless responsibility, personal discomforts from extreme heat and cold, the risk of losing precious heirlooms which could never be replaced, and the expenditure of money? Did it pay?

"The compensation was more than adequate. Here are some of the rewards of a year's labor: When the awards of merit were bestowed, North Carolina won the silver medal, together with New York and the church exhibits. Surely we were in goodly and pious company. More visitors sought the North Carolina exhibit than any other in the History Building, while numbers came just for a glimpse of that alone. Great pains were taken by the custodiaus in charge to show and explain all things. During those strenuous days of installation, when admission was restricted to cards, the duties of the Powhatan Guard, stationed at the entrance, the courteous custodian and superintendent were increased daily, announcing and admitting North Carolina's guests. We were just across the border, and our people in general were deeply interested. The unfolding of the State's noble past has been a revelation to many. * * * One historiau of national reputation, since having his attention drawn to our exhibit, has visited the State, making a systematic study of her unpublished archives and gathering material therefrom for a prospective volume. Another one has had many photographs taken of the chief relics to appear in a work on the historic South. * * * From various sections of the Union came persons who found there information of value to them personally. As an educational factor the success was complete, and it is believed that this engrossing work will greatly aid in developing the historical awakening already begun in our mldst."

#### UNITED DAUGHTERS OF THE CONFEDERACY.

The history exhibit at Jamestown was confined to the periods in the history of the State prior to the War of 1812. Coming now to more recent times, we find that the North Carolina Division of the United Daughters of the Confederacy has been actively engaged in preserving the history of the War Between the States. This organization has in North Carolina 3,500 members. Its work is historical and charitable. The society has erected in North Carolina fonrteen monnments to the memory of Confederate soldiers, while others are now in process of construction. A persistent effort has been made to have the various chapters obtain historical narratives from surviving veterans, but unfortunately few only have responded. These that have been gathered have been deposited in the office of the Secretary of State until the Legislature can be made to see the wisdom of erecting a fireproof library building. Scholarships have been established at the State Normal College and at the Salem Female College, open only to daughters and granddaughters of Confederate soldiers. At the next session of the General Convention of the Danghters of the Confederacy the North Carolina Division will present to the Confederate Museum in Richmond portraits of General Robert Ransom and Captain Randolph Shotwell. They have already presented portraits of General Bryan Grimes, Major Thomas Sparrow, Colonel Zebulon B. Vance, Colonel Charles F. Fisher, General Matthew W. Ransom and General L. O'B. Branch.

## HALL OF HISTORY.

The director of the Hall of History reports that during the year he has made special trips in the interest of his work to the Albemarle region, to the Croatan settlements and to the country of the Cherokees. During the year he has added more than one thousand objects to the collection, so that the total number of objects now in the Hall of History is 6,200. In his report the director adds the following:

"Everything is being done to collect while there is time, for so much has been lost by fires at private houses that it is felt some steps should be taken to place objects here where they can be better cared for. * * * * If the Legislature will erect an absolutely fireproof building and provide ample room, since the present Hall of History, large as it is, is nearly filled already, wonderful work can be done. * * * What has been done in this State at a cost entirely nominal has cost other Commonwealths large sums, in cases where they are doing anything in this line, but it may be said of North Carolina's historical collection, as it can be said of all the other departments of her State Museum, that no State south of Washington approaches it."

#### COLLEGE HISTORICAL SOCIETIES.

We regret that we have not been able to secure reports from all the historical societies at the colleges of the State. From the North Carolina Historical Society at the University and from the Trinity College Historical Society come reports of continued activity. Both have concerned themselves largely with the production of papers and addresses, many of which are valuable and permanent contributions to the historical literature of the State. The Trinity College Historical Society has published several of the most valuable papers read at its meetings. This society has also catalogued a large collection of books, pamphlets and manuscripts, and has installed in the college museum a case of rare first editions.

#### REPORT TO THE GOVERNOR.

Finally, the commission is required "to make a biennial report of its receipts and disbursements, its work and needs, to the Governor, to be by him transmitted to the General Assembly." To this report, which is a review of our work, is appended a statement of the coumission's receipts and disbursements.

As to its needs, the commission needs but one thing—room—a larger and safer depository for its collections. The present quarters of the commission are crowded. Besides, they are needed for the work of the General Assembly. They are out of the way and inaccessible. The work of the commission could be greatly extended, its collections largely increased, its usefulness expanded tenfold if it had ample and accessible quarters in a safe building. Many valuable collections could be secured if the owners were only assured that they would be deposited in a safe, fireproof building and would be properly cared for. Two such collections, worth many thousands of dollars, have been practically promised as soon as the State erects an adequately protected building for the preservation of its property.

The Historical Commission therefore endorses the memorial to the General Assembly adopted by the State Literary and Historical Association, urging the erection of a fireproof State Library building for the preservation of the State Library, the Hall of History, the State Museum and the collections of the State Historical Commission. The reasons for the erection of such a building are so fully set forth in that memorial that they need not be repeated here. The commission therefore hopes that your Excellency will think proper to approve the measure and urge it upon the attention of the next General Assembly.

## SUMMARY.

During the period covered by the foregoing report the commission has added to its collections 3,135 original manuscripts and transcripts, as follows:

The John H. Bryan Collection	703
The Calvin H. Wiley Collection	885
The Jonathan Worth Collection	1,307
The L. O'B. Branch Collection	48

The Hayes Collection (transcripts)	82
The Dartmouth Collection (transcripts)	63
Items from The Virginia Gazette	38
Miscellaneous transcripts	9
Annex .	
Total 3	,135

As soon as practicable a calendar of these papers will be prepared and published.

# INDEX TO EARLY NEWSPAPERS OF SOUTH CAROLINA.

The North Carolina Historical Commission has secured an index to the North Carolina items in the Colonial and Revolutionary newspapers of South Carolina, which, in the absence of North Carolina newspapers of the periods, forms a valuable source of historical information. The index embraces the following papers published at Charleston:

The South Carolina Gazette and Country Journal, 1732 to 1775, inclusive.

The South Carolina and American General Gazette, 1766 to 1772, inclusive; 1774 to 1780, inclusive.

The Royal Gazette, 1781, 1782.

The City Gazette, or Daily Advertiser, 1789, 1790.

The State Gazette of South Carolina, 1786, 1788.

The Gazette of the State of South Carolina, 1777, 1783, 1784, 1785. The Charleston Morning Post, 1787.

## HISTORICAL PICTURES.

The commission has had placed in the Hall of History, under the direction of Col. Fred A. Olds, director, the following pictures illustrating the history of North Carolina:

Three pictures of treaty with Tuscarora Indians.

Ten pictures illustrating colonial Edenton.

Three pictures illustrating colonial Wilmington.

Two pictures illustrating colonial Bath.

Two pictures of Haves.

Seven pictures illustrating War of the Regulators.

One picture of General Robert F. Hoke.

One picture of Andrew Johnson's birth-place.

One picture of *The New Bern Gazette*, containing the Mecklenburg Resolves of May 31, 1775.

One picture of Richard Cogdell's letter relating to the above copy of The New Bern Gazette.

Twenty-six pictures illustrating Indian life in North Carolina. Painted by John White in 1586 and photographed from the engravings of Theodore DeBry, 1590. Seven pictures of the site of Sir Walter Raleigh's Roanoke Colonies as they appear to-day, painted by Mr. Jacques Busbee. These pictures were exhibited at the Jamestown Exposition, and are now on exhibition in the Hall of History.

Respectfully submitted,

J. Bryan Grimes,

Chairman.
W. J. Peele,
M. C. S. Noble,
Thomas W. Blount,
D. H. Hill.

R. D. W. Connor, Raleigh, N. C., Secreary.

December 1, 1908.

# RECEIPTS AND DISBURSEMENTS.

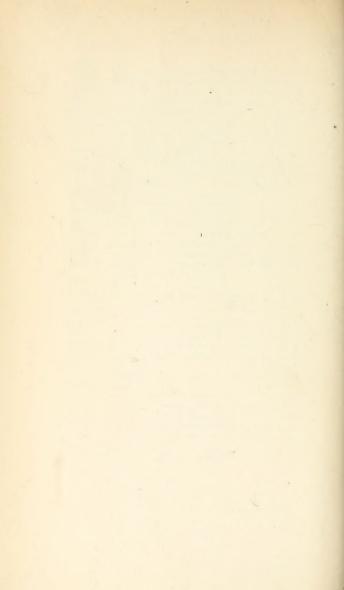
# RECEIPTS.

Annı	al a	ppropriation, 1906-1907\$	5,000.00
Anni	ial a	ppropriation, 1907-1908	5,000.00
Refu	uded	by Smith-Premier Typewriter Company	10.25
		\$	10,010.25
1907		DISBURSEMENTS.	
Aug.	1.	R. D. W. Conuor, July salary\$	166.66
		Capital City Telephone Company, telephone reut,	2.00
	3.	W. G. Briggs, postmaster, postage	10.00
	6.	C. L. Coon, copying	175.00
		Royal & Borden Furuiture Company, office fur-	
		niture	42.75
	8.	J. G. deR. Hamiltou, copying	35.00
	12.	Miss Mary Hilliard Hinton, Jamestown appro-	
		priation	40.00
		Alfred Williams & Co., office supplies	4.10
	21.	Smith-Premier Typewriter Company, one type-	
		writer	102.50
		Mrs. M. S. Calvert, copying	98.78
	22.	Jacques Busbee, expenses to Jamestown	27.50
	28.	Thomas W. Blount, expenses attending meeting,	17.90
		R. D. W. Connor, expeuses attending meeting	23.55
	29.	Capital City Telephone Company, telephone rent,	4.00
		W. J. Peele, expenses attending meeting	12.00
	31.	William Weaver, wages July 27 to September 1,	11.67
		R. D. W. Connor, August salary	166,66
Sept.		Weathers & Perry, picture frames	5.50
	9.	Wharton & Tyree, prints of John White pictures,	6.50
		Alfred Williams & Co., office supplies	12.10
		J. G. deR. Hamilton, copying	50.00
		Fred A. Olds, placards and pictures	1.75
	20.	R. D. W. Conuor, expenses to Washington City.  Dobbin & Ferrall Company, carpet	33.70 39.63
	20.	Fred A. Olds, frames for pictures at Jamestowu,	72.47
	24.	North Carolina Booklet	10.00
	24.	Capital City Telephone Company, telephone rent,	12.00
Oct.	1.	R. D. W. Connor, September salary	166.66
OCL.	٨.	William Weaver, September wages	10.00
	2.	Southern Express Company, express charges	1.35
	7.	Mrs. M. S. Calvert, copying	79.56
	24.	W. G. Briggs, postmaster, postage	10.00
Nov.	1.	R. D. W. Connor, October salary	166.66

1907.			
Nov.	1.	William Weaver, October wages\$	10.00
	2.	M. C. S. Noble, expenses attending meeting	4.90
	9.	R. D. W. Connor, expenses to Charleston, etc	56.90
		J. G. deR. Hamilton, copying	50.00
	14.	W. G. Briggs, postmaster, postage	10.00
		Mrs. M. S. Calvert, copying	49.86
	19.	Miss Mary Hilliard Hinton, Jamestown appro-	
		priation	50.00
	24.	Historical Commission, bust of William A. Gra-	
		ham	1,000.00
		Historical Commission, office equipment	1,500.00
		Alfred Williams & Co., office furniture	120.40
	30.	Historical Commission, appropriation for copy-	
		ing	365.33
		R. D. W. Connor, November salary	166.66
		William Weaver, November wages	10.00
Dec.	11.	J. G. deR. Hamilton, copying	102.80
	18.	Mrs. M. S. Calvert, copying	100.80
	20.	W. G. Briggs, postmaster, postage	10.00
		T. H. Briggs & Sons, office supplies	2.00
	21.	Capital City Telephone Company, telephone rent,	12.00
1908.			
Jan.	1.	Mrs. M. S. Calvert, copying	40.00
		R. D. W. Connor, December salary	166.66
		William Weaver, December wages	10.00
	14.	Mrs. M. S. Calvert, copying	78.12
Feb.	1.	R. D. W. Connor, January salary	166.66
		William Weaver, January wages	10.00
		Mrs. M. S. Calvert, copying	40.00
	3.	W. G. Briggs, postmaster, postage	68.40 25.00
	Э.	Edwards & Broughton Printing Company	3.00
	4.	Sherwood Brockwell, repair of typewriter	2.75
	8.	Weathers & Perry, picture frames	22.60
		Alfred Williams & Co., office supplies	20.65
Mch.	2.	Mrs. M. S. Calvert, copying	103.00
		R. D. W. Connor, February salary	166.66
		William Weaver, February wages	10.00
	6.	R. D. W. Connor, expenses to Chapel Hill	10.95
	7.	E. M. Uzzell & Co., printing	5.00
		Wharton & Tyree, photographs	3.00
	18.	J. G. deR. Hamilton, editorial work, Worth Let-	
		ters	300.00
		W. G. Briggs, postmaster, postage	25.00
		R. D. W. Connor, expenses to Richmond	25.00

1908.			
Meh.	24.	A. R. Andrews, copying\$	7.50
	30.	Miss Mabel L. Webber, copying	32.60
April	1.	J. M. Porter, copying.	57.00
		Alfred Williams & Co., office supplies	21.40
		Mrs. M. S. Calvert, March salary	75.00
		William Weaver, March wages	10.00
		R. D. W. Connor, March salary	166.66
		Miss Carrie Strong, copying	37.26
	22.	E. H. Baker, copying	28.44
	23.	Capital City Telephone Company, telephone rent,	8.00
	29.	Historical Commission, express charges	1.10
36		Sherwood Brockwell, boxing two typewriters	1.25
May	1.	R. D. W. Connor, April salary	166.66
		Mrs. M. S. Calvert, April salary	75.00 10.00
	7.	Miss Carrie Strong, copying.	45.00
	16.	R. D. W. Connor, expenses to Edenton, etc	40.00
	28.	Miss Mabel L. Webber, copying	20.00
	-0.	Capital City Telephone Company, telephone rent,	15.00
June	1.	R. D. W. Connor, May salary	166,66
		Mrs. M. S. Calvert, May salary	75.00
		Miss Carrie Strong, copying	45.00
		William Weaver, May wages	10.00
	6.	Alfred Williams & Co., office supplies	65.10
		W. G. Briggs, postmaster, postage	25.00
July	1.	R. D. W. Connor, Jnne salary	166.66
		Mrs. M. S. Calvert, June salary	75.00
	0	William Weaver, Jnne wages	10.00
	2.	Jacques Busbee, appropriation for Roanoke	000.00
		paintings	200.0Q 60.12
	16.	Alfred Williams & Co., office supplies	2.15
	10.	North Carolina Booklet	10.00
		E. M. Uzzell & Co., printing.	7.75
	18.	Miss Julia Royster, photographs	2.00
	25.	Commercial National Bank, B. F. Stevens &	
		Brown	9.68
Ang.	1.	R. D. W. Connor, July salary	166.66
		Mrs. M. S. Calvert, July salary	75.00
		William Weaver, July wages	10.00
		Jacob Merritt, drayage	1.00
		Miss Mabel L. Webber, copying	32.00
	4,	W. G. Briggs, postmaster, postage	25.00
	10.	Commercial National Bank, Art Metal Construc-	100 50
		tion Company	128.50
		wiman A. McKoy, copying	5.00

William A. McKoy, copying	1.00
Capital City Telephone Company, telephone rent,	
	15.00
Miss Duncan C. Winston, copying	11.80
R. D. W. Connor, expenses to Ashboro	6.50
Mrs. M. S. Calvert, August salary	75.00
R. D. W. Connor, August salary	166.66
William Weaver, August wages	10.00
Miss Julia Royster, photograph	1.00
Southern Express Company, express charges	56.20
Alfred Williams & Co., office supplies	7.40
Virginia State Library, copying	9.25
News and Observer Publishing Company, copy	
of Year Book	1.00
R. D. W. Connor, expenses to Greensboro	6.80
Mrs. M. S. Calvert, September salary	75.00
R. D. W. Connor, September salary	166.66
William Weaver, September wages	10.00
Southern Express Company, express charges	7.30
Miss Carrie Strong, copying	16.20
Wharton & Tyree, photographs	8.50
Commercial National Bank, B. F. Stevens &	
Brown	9.00
W. G. Briggs, postmaster, postage	25.00
Commercial National Bank, B. F. Stevens &	
Brown	34.10
Mrs. M. S. Calvert, October salary	75.00
William Weaver, October wages	10.00
R. D. W. Connor, October salary	166.66
Alfred Williams & Co., office supplies	3.40
Copyright fee	1.00
Commercial National Bank, B. F. Stevens &	
Brown	22.16
Mrs. M. S. Calvert, November salary	75.00
William Weaver, November wages	10.00
R. D. W. Connor, November salary	166.66
Miss Mabel L. Webber, copying	11.00
Alfred Williams & Co., office supplies	20.45
I	R. D. W. Connor, November salary



# ANNUAL REPORT

OF THE

# BOARD OF PUBLIC CHARITIES

OF

# NORTH CAROLINA

1907

RALEIGH
E. M. Uzzell & Co., State Printers and Binders
1908

# MEMBERS OF THE BOARD.

WILLIAM A. BLAIR, Chairman	Winston-Salem
EDGAR L. HAUGHTON	Polloksville,
W. F. Craig	Marion.
Carey J. Hunter	Raleigh.
A. C. McAlister	. Asheboro.
(Miss) Daisy Denson, Secretary	Raleigh.
OFFICE IN THE CAPITOL.	

# LETTER OF TRANSMITTAL.

WINSTON-SALEM, N. C., January 1, 1908.

To His Excellency, ROBERT B. GLENN,

Governor of North Carolina.

DEAR SIR:—We have the honor to submit herewith the Annual Report of this Board for the year ending December 31, 1907.

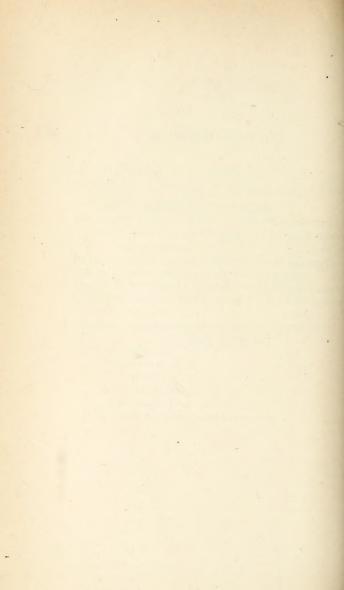
We are glad to report the improvement along humanitarian lines, and congratulate the State upon the awakened interest. So much more could be accomplished by our work if we were provided with funds for the required visitation and inspection.

We invite your careful attention to the reports herein contained.

Most respectfully,

W. A. Blair, Chairman.
E. L. Haughton,
W. F. Craig,
Carey J. Hunter,
A. C. McAlister.

Commissioners of Public Charities of North Carolina.



# REPORT

OF THE

# BOARD OF PUBLIC CHARITIES

FOR THE YEAR 1907.

THE CAPITOL,
RALEIGH, N. C., December 31, 1907.

Mr. W. A. Blair, Chairman, and Messrs. E. L. Haughton, W. F. Craig, Carey J. Hunter and A. C. McAlister, Commissioners of Public Charities.

Gentlemen:—I have the honor to present the following report of the condition and management of the several State institutions under your general supervision, the private hospitals licensed by the Board, and of the county charitable and penal institutions. In addition will be found the voluntary reports of the private orphanages, hospitals and various benevolent societies, made by courtesy of the officers in charge of these important factors in the development of a Christian State.

The year 1907 has witnessed a remarkable awakening of the public conscience in the nation. The probing of corrupt business methods, the sweeping temperance wave, manifest a strong sentiment in favor of a higher plane of living. The feature of the present trend of sociologic investigation and philanthropic endeavor is the seeking to find and the striking at the causes of evil. The temperance movement, the tuberculosis warfare, the noble aspirations for international accord, as embodied in the Peace Conference, are efforts to remove the fruitful causes of unnumbered sufferings, wrongs, sin. Intemperance is the cause, directly or indirectly, of most of the crime, much of the insanity and idiocy. Saddest of all, its blighting influence descends to the innocent offspring of the

debauched and drunken parent. It fills our institutions—charitable and penal—and brings a tremendous economic loss to the State in the destruction of her young men; so that the removal of this destroying agent is a direct gain to our charities and corrections.

North Carolina, aroused to the needs of her unfortunates, is, through her legislative and executive branches, formulating and enforcing measures of prevention, and preparing to care adequately for the classes dependent upon her for succor. The Legislature of 1907 reached high-water mark in philanthropic legislation. The Committee on Reports of the States to the National Conference of Charities and Corrections, held at Minneapolis, Minn., in its published proceedings, says: "From a few States, notably Illinois, Indiana, Massachusetts and North Carolina, where there has been more than ordinary interest aroused in charities and corrections during the past year, the reports are longer than usual. In each case the interest appears to justify the length of the report."

## HOSPITAL COMMISSION.

Most notable of these acts passed by the last General Assembly was the creation of the Hospital Commission, composed of five business men, to whom are entrusted very broad powers to provide proper and adequate accommodation for "all mental defectives, including epileptics, dangerous, violent and indigent idiots and all incurable as well as curable insane, all insane and imbecile Croatan Indians and all other mental defectives whose condition is such that, in the opinion of the hospital authorities, they require hospital treatment and can be advantageously treated in such a colony." making these additional provisions \$125,000 is annually appropriated for a term of four years. This appropriation passed without a dissenting vote in either house. Governor R. B. Glenn appointed on this Commission Messrs. Charles A. Webb, Dr. J. W. McNeill, J. H. Weddington, E. F. Aydlett and W. A. Erwin. This Commission has thoroughly

investigated the condition and needs of the three hospitals for the insane. As required by the act, necessary additional land has been purchased at each hospital. The contract for a wing which will accommodate 100 male patients at the Raleigh Hospital has been awarded, and other improvements at each, which are given in the institution reports.

A committee has visited Craig Colony for Epileptics, the best in this country, and plans for the care of this class are in preparation.

# STONEWALL JACKSON MANUAL TRAINING AND INDUSTRIAL SCHOOL.

After a struggle of nearly twenty years, an act to establish a reform school was passed. The widow of our illustrious Confederate general was the first named director, with other women who have worked untiringly for the school. According to the act, a meeting was held with the Governor, and the remaining directors were elected. Mr. J. P. Cook, of Concord, is chairman, and Dr. Hubert A. Royster, of Raleigh, secretary. Mr. Walter Thompson, of Salisbury, was chosen as superintendent. The town of Concord gave 227 acres of land and \$1,000, which were accepted, and the school will be located three miles from that place. The chairman has visited some model institutions and has a very complete plan for the development of such a school as our State may be proud of. The appropriation is only \$5,000 per annum, and will have to be supplemented by private contributions.

To place women on the board of directors is following an old precedent in the majority of the States, especially upon such boards as care for the welfare of women and children. In this connection it is interesting to note the following from the minutes of the Board of Public Charities:

"August 28, 1891, Commissioner W. N. Jones brought to the attention of the Board the need of considering some plan for the reelamation of juvenile offenders throughout the State." From August, 1891, to June 14, 1892, the Secretary, Capt. C. B. Denson, was busily engaged in securing statistics and data in regard to reform schools and juvenile delinquents. On that day (June 14, 1892) the following resolution was passed:

Resolved, That a special committee be appointed to formulate a plan for a reform school, or industrial school, for juvenile offenders, to the end that they may be removed from the Penitentiary or county jails and subjected to direct reforming influences; also, to prepare a statute and memorialize the General Assembly in behalf of such an institution.

The chairman, Dr. Charles F. Duffy, appointed Messrs. W. N. Jones, W. A. Blair, L. J. Haughton and C. B. Denson to constitute such committee.

Each successive year the Board repeated its recommendation, and public sentiment was aroused to the need. Finally the women of the State labored arduously for its accomplishment, and their work has been crowned with success. The establishment of the school is directly due to their zealous perseverance.

# TUBERCULOSIS SANATORIUM.

An act was passed creating the North Carolina Sanatorium for the Treatment of Tuberculosis, and appropriating \$15,000 for its establishment and \$5,000 per annum for support. Fifteen directors were named in the bill. Dr. J. E. Brooks, of Greensboro, was elected superintendent. A tract of 948 acres has been purchased in Cumberland County, in the piney sand-hill section, with fine water power and drinking water. A portion of the land is very fertile and will be converted into dairy and poultry farms, milk and eggs being the chief diet of consumptives. The Sanatorium will be on the cottage plan—an administration building and cottages to accommodate four patients each.

#### TUBERCULOUS PRISONERS.

A law was passed requiring the separation of tuberculous prisoners in camps, jails and Penitentiary from other prisoners when confined in their cells. It does not prevent the working together of the prisoners when in the open air.

#### COMPULSORY SCHOOL LAW FOR THE DEAF.

This was passed, requiring the attendance of white deaf children of school age and limiting the institution to residents of North Carolina, except when there is room beyond the needs of the State, when pay pupils may be received.

# BOARD OF AUDIT FOR THE COLORED ORPHANAGE.

This institution is a private one, which has been receiving annual appropriations from the State, and until recently the State had no representation on the board of directors. Directors have been appointed also.

## ELHANAN INSTITUTE.

While appreciating the great liberality of the Legislature to the charities, it is to be regretted that the policy of the State in regard to appropriations to strictly private institutions was departed from in the appropriation made to the Elhanan Institute, Marion. It has been the wise precedent to give State aid only where the State is represented and where the institution is open to the inspection of the proper authorities. The amount was small, and it is merely as a question of policy that this is adverted to. In some States appropriations to private institutions have exceeded those to public institutions, and have been the source of mismanagement and corruption.

Measures which affect more or less directly our charities and corrections are the strengthening of the vagrancy law, child-labor law, temperance and other measures conducive to good morals; also the compulsory school law. A number of additional counties were given permission to establish camps, and some to build or remodel their Homes and jails.

The Legislature of 1907 has given a wonderful impetus to the charities and corrections, and the brightest page in their history was written by it.

## MORGANTON HOSPITAL,

This hospital has sustained a heavy loss in the death of Dr. P. L. Murphy, who had been its superintendent from its beginning, and had developed it to its present noble proportions and efficiency.

A special appropriation of \$5,000 for two years was made for the erection of cottages for tuberculous patients. The Hospital Commission has purchased 115 acres of additional land and erected eight cottages for employees. The appropriation for support is \$145,000, which does not meet the need. The institution has outstanding indebtedness to the amount of \$10,000. Its needs are increased accommodation and increased maintenance fund. Ninety-five per cent, of the patients in charge are chronic cases; refused for want of room, 103.

# RALEIGH HOSPITAL.

The Hospital Commission has purchased 1,1401/3 acres of land adjacent to the present grounds. This land is to be used also for the epileptics. A carpenter shop and storeroom have been added. An annex for the accommodation of 100 male patients will soon be built. Refused, 30. Ninety per cent. of the cases are chronic. No outstanding indebtedness.

#### GOLDSBORO HOSPITAL.

The number of patients has increased since the new building was opened, the latter part of 1906. The present appropriation of \$65,000 is not enough to keep the institution full or to meet the demands upon it. Now in charge, 629; six-

teen refused, but none for want of room. The Hospital Commission has purchased additional land, new boilers, engine, electric generator, filter and pump, and bath tubs and fittings, and increased the fire protection. Eighty-seven per cent. chronic cases. Nearly all applicants for admission who were confined in jails throughout the State have been admitted, and many from the County Homes.

# SCHOOL FOR THE BLIND AND DEAF.

A special appropriation of \$25,000—\$13,000 in 1907 and \$10,000 in 1908—was made for improvements at the white blind and the colored blind and deaf departments. This will furnish fire escapes, laundry and machinery, renew the roof of the colored department, provide four additional rooms, fireproof library and other improvements.

The superintendent earnestly recommends that the compulsory attendance law for the white deaf be extended to the white blind and to the colored defectives of both classes.

The exhibits of the Blind School, both of the white and the colored, at the Jamestown Exposition were very attractive, and gold medals were won by both departments.

No ontstanding indebtedness.

There should be some means for isolating contagious and infectious diseases in the colored department.

# SCHOOL FOR THE DEAF AND DUMB.

A special appropriation was made for putting in ducts, electric-light plant, repairs, and cement floors—\$4,250 annually for two years. None who were eligible have been refused. The compulsory attendance law has greatly increased the number, and the enforcement of the act will necessitate increased capacity and maintenance fund. Outstanding indebtedness, \$4,949.66.

This is one of the best schools of its kind in the country, and we have reason to be prond of its record.

# SOLDIERS' HOME.

A special sum of \$5,000 was given the Home for additional wings to the hospital, heating apparatus for the same, water supply for fire protection, and steam laundry. The percentage of mortality is 20; the average age of the veterans, 70. So feeble and old are they that it has been found necessary to have a trained nurse and two assistants in the care of the hospital. The veterans are very comfortable, and the Home is well managed.

## OXFORD ORPHANAGE FOR WHITE CHILDREN.

This institution is under the control of the Masons, and is well managed and efficient. It has in charge 317 children. Its able superintendent is ever mindful of the need of developing individuality in the children.

# OXFORD COLORED ORPHANAGE,

The Legislature made a special appropriation of \$1,250 per year for the liquidation of outstanding indebtedness. A board of audit was appointed. Recently the superintendent has resigned, and John Cheatham was elected to fill the vacancy.

#### DANGEROUS INSANE DEPARTMENT.

No changes have occurred in the status of this institution. In charge, 56, with room for 49. The additional patients must occupy cells in the prison, for want of room. It is to be hoped that some means may be devised for more humane care of these unfortunates.

# STATE'S PRISON.

A new drinking-water supply has been added to the State's Prison. Number in charge, 680, a small increase over the last report. The Constitution, Article XI, says that "No convict shall be farmed out who has been sentenced on a charge of murder, manslaughter, rape, attempt to commit rape, or arson."

Attention is called to the fact that prisoners who have been sentenced as above are sent to work on railroads, turnpikes, etc., and are likewise in the county camps, working on the public roads.

The population of the institutions was distributed during the year ending November 30, 1907, as follows:

	Total Inmates.
Hospital at Morganton	1,193
Hospital at Raleigh	650
Hospital at Goldshoro	799
Dangerous Insane Department	62
School for the White Blind	197
School for the Colored Blind and Deaf	201
School for the White Deaf and Dumb	278
Soldiers' Home	188
Oxford Orphanage for White Children	373
Oxford Orphanage for Colored Children	124
Total	4,065
Whole number of insane in charge during the year	2,704
Present in the institutions November 30, 1907:	
	- 000
Hospital at Morganton	
Hospital at Raleigh	
Hospital at Goldsboro	
Dangerous Insane Department	
School for the White Blind	
School for the Colored Blind and Deaf	
School for the White Deaf and Dumb	
Soldiers' Home	
Oxford Orphanage for White Children	
Oxford Orphanage for Colored Children	105
	-
Total	3,404
Insane present in the hospitals November 30, 1907	2,283

The appropriations for maintenance made for the biennial period of 1907-1908 were, for each year, as follows:

State Hospital at Morganton	145,00
State Hospital at Raleigh	95,00
State Hospital at Goldsboro,	65,00
Dangerous Insane Department	5.00
School for White Blind and Colored Blind and Deaf, Raleigh,	60,00
School for Deaf and Dumb, Morganton	46,00
North Carolina Soldiers' Home	15,00
Oxford Orphanage	10,00
Oxford Orphanage for the Colored	5,00
_	
Total	446,00
Maintenance of newly established institutions:	
State Tuberculosis Sanatorium	
Stonewall Jackson Manual Training School	5,00
Total	210.00
Total	\$10,00
To private institutions:	
To private institutions.	
Elhanan Training School, Marion	50
Annual maintenance fund, 1907-'08—grand total	
Annual maintenance fund, 1905-'06	415,50
Increase	41,00
Per capita cost per annum for maintenance during the	ie yea:
1907:	
State Wantiel at Management	0155 0
	\$155.0
State Hospital at Raleigh	111.1
State Hospital at Goldsboro	93.1
Dangerous Insane Department	200.0
School for White Blind	175.0
School for the Colored Blind and Deaf	190.0
School for White Deaf and Dumb	104.0
Soldiers' Home	104.0

14

Appropriations for improvements, repairs and additional equipment for the biennial period, 1907-1908:

School for the Deaf and Dumb, Morganton (for grading and building roads, putting in ducts and cement floors in basement, installing electric-light machinery and repairs on boiler house), annually, for two years, \$4,250.......\$ 8,500

	chool for the Blind and Colored Blind and Deaf, Raleigh (for the purchase of books), \$100 annually	200
	or renewing plastering, putting in steel ceilings in old build-	200
	ings, pipe organ, fire escapes, laundry machinery, paving	
	walks and sidewalks, fireproof library, enlarging barns,	
	renewing certain plumbing, surface drainage, for a laundry	
	room, for renewing roof of main buildings of the colored	
	schools, and providing four additional rooms therein	23,000
St	ate Hospital at Raleigh, \$800 per year, contingent repair	
	fund	1,600
	ate Hospital at Morganton, \$5,000 annually for the erection	
	of buildings for the care and treatment of tubercular	
	patients	10,000
	oldiers' Home, water for fire protection, additional wings to	
	the hospital, heating apparatus for the same, steam laun-	~ 000
	dry, for two years	5,000
	to Wake County Memorial Association, \$250 annually	500
	to wake County Memorial Association, \$250 annually	500
	Total	248 800
	Iviai	210,000
	To liquidate indebtedness:	
	Oxford Colored Orphanage, \$1,250 annually\$ 2	
W	oman's Annex (Raleigh Hospital)	,638.62
	Total\$25	,138.62
Q.	pecial appropriation to provide for the care of the mental	
	defectives of the State, to be expended by the Hospital	
	Commission created for this purpose, \$125,000 annually	
		500,000
	,	
	Total appropriations for biennial period of 1907-190	8:
	11 1	
		,000.00
		,800.00
		00.000,0
		,000.00
10	b llqnidate indebtedness	,138.62
	Grand Total\$1,233	928 62
	Annual appropriations for charitable institutions, \$606,969.3:	L.

The pension fund to Confederate veterans was increased \$125,000, amounting at present to \$400,000 annually. Number of pensioners, 15,000.

The institutions are without indebtedness, except in the ease of the State Hospital at Morganton and the School for the Deaf and Dumb. They are well protected against fire. The per capita cost has been slightly increased at Morganton, Goldsboro and the schools, owing to increased cost of living, and having been low previously at these hospitals. The schools are more expensive than any other institutions, because of the necessary expense in securing competent instructors for defectives. The per capita of the Raleigh Hospital is higher than either of the other hospitals, but has been decreased \$3 since last year.

The per capita cost at the Soldiers' Home and the Dangerous Insane Department remains about the same. The latter has the benefit of the State's Prison financial management.

#### THE COUNTY HOMES.

The reports of the County Commissioners have been tabulated, and those of the Visitors abstracted and included in the annual report. Haywood and Duplin are building new Homes; Chowan, Davidson and Wake have had additional improvements. Those of Rockingham, Caldwell, Dare and Lincoln and others need betterment. Number of inmates in the Homes at time of report—90 Boards of Commissioners reporting and six counties without Homes, making 96 counties—as follows:

Cared for in the Homes, 1,429 inmates, at a cost of.......\$100,344.02

Outdoor relief to 4,158 persons, at a cost of............... 85,375.21

Grand Total .......\$185,719.23

Total number cared for by counties, 5,587. (This includes only the number cared for at time of report).

This does not include farm products used for the benefit of the Homes.

Children in the Homes, 37 whites, 24 blacks, 3 color not given; total, 64. Most of these are infants, with their mothers, or defective, physically or mentally; a few in normal condition, and should be removed to more suitable environment.

Deaths in the Homes during the year, 304.

All the jails and all Homes, except Madison, report the insane and other mental defectives.

# In County Homes:

nsane—white, 94; black, 51; ten color not given; total	155
'eeble-minded	330
Epileptic	116
	601
nsane and epileptic in jails—white, 24; black, 4	28
Grand Total	629

Of the above number there are in close confinement 82. Doubtless the same inmates have been in some cases counted twice, as they may be insane epilepties or demented feebleminds.

# COUNTY JAILS.

Unusual activity has been shown in jail building and improvement, growing partly out of the requirement of the tubereulosis law for the separation of prisoners and the necessary additional eells. Likewise there have never been so many complaints as to the need of new buildings and better sanitary arrangements. These complaints do not indicate a worse condition, but the natural criticism when a community demands a higher standard of efficiency, which in the matter of jail buildings is a sore need, and the awakened interest is welcomed.

New buildings have been completed in Rowan and Harnett; Buncombe, Craven, Caswell and Duplin are building; New Hanover and Wake have been improved; Stanly is considering an enlarged jail; Forsyth has given a contract for an addition to the jail; but Burke, Beaufort, Clay, Davie, Dare, Surry, Tyrrell and Perquimans need either new and larger buildings or improved conditions. Some of these have already

prepared plans for needed improvement. Active correspondence has been going on between the Secretary and the Commissioners of the counties, and in some eases Solicitors have been appealed to to see that the necessary improvements are made, and that they are in accordance with the law for jail building, which plainly states that the structure of the jails must secure the "comfort and health" of the prisoner as well as his detention.

Section 1336, chapter 24, Revisal of 1905 (Vol. I), reads: "Five Apartments.—The common jails of the several counties shall be provided with at least five separate and suitable apartments—one for the confinement of white male criminals, one for white female criminals, one for colored female eriminals, and one for other prisoners."

The Assistant Attorney-General has construed this to mean that the five apartments mentioned in the law should be absolutely separated by a solid partition, "as the intention of the law is to not allow any communication of any kind whatever" between the occupants of these divisions. He also states that, in his opinion, the convict eamps should be divided somewhat in like manner, viz., to prevent communication between the races. Copies of this law and of the opinion quoted have been mailed to all counties proposing to erect new jails, and the Solicitors and Commissioners requested to see that the buildings conform to legal requirements.

Confined in the jails at the time of report, 144 white males, 8 white females, 321 colored males, 38 colored females; total, 511. Of these, 12 were under sixteen years of age. Deaths in jail, 12 during the year.

#### COUNTY CAMPS.

There are forty-two camps in operation in thirty-two counties, and the Assembly of 1907 granted the right to nincteen additional counties to establish camps or send their prisoners to the neighboring counties; so that about two-thirds of the

1909.7

counties can so dispose of their prisoners when they choose. Thirty-eight have reported, but only twenty-nine give the number confined. In these there were at the time of the reports:

White males	 				 										116
Colored males	 				 						 				752
Colored females															
					•									-	
Total	 										 				874

The six females are not worked on the roads, but serve as cooks for the prisoners.

Judging from former reports, it is estimated that there are at least 1,200 prisoners in the camps. Six counties report whites and blacks confined in the same room. They have been notified that this is illegal and must be corrected. Deaths, 18—six from consumption, and five of these in a New Hanover camp. Letters were written the Commissioners and County Physician of New Hanover in regard to the matter, and it was found that the site of the eamp has since been changed.

The same recommendation as to a general supervising board is made. With such a large number of prisoners distributed in the counties, and the present system growing in use, there should be centralization of their government, under a responsible board.

It would facilitate the management of the camps if there could be a uniform road law, or such portions of these laws as relate to the working of convicts be similar and universal in application.

Likewise the recommendation for chaplains for the camps and the State's Prison eamps is reiterated. These prisoners should certainly have the comfort and help of religious instruction.

#### PRIVATE LICENSED HOSPITALS.

Upon the Board rests the important responsibility to lieense, visit and supervise all institutions established by pri-

vate individuals or corporations for the care and treatment of the insane, feeble-minded, idiots and inebriates (the latter term legally including drug habitues). Broadoaks Sanatorium, Morganton, and Dr. Carroll's Sanatoria, Asheville. have been licensed to care for the insane and inebriates. The McKanna Liquor Cure Company, Reidsville: Perfected Liquor Cure Company, Greensboro, and Telfair Institute. Asheville, have been licensed to care for inebriates only. Of these, Broadoaks, Dr. Carroll's Sanatoria and Telfair Institute were inspected by the Board in August. The other two have recently been licensed. Special investigations are made. references and compliance with printed rules and regulations required before these private institutions are licensed. Board satisfies itself as to the high character of the gentlemen in charge and the physical conditions. As to the medical treatment of incbriates, it does not attempt to judge, as the formulæ are not made known to it. Copies of form of application for license and of rules are included in this report. Dr. Carroll's Sanatorium, Charlotte, has been discontinued.

Attention is called to the fact that, while the Board has the only supervision of the licensed private hospitals, there is no provision for the expense of visitation of these institutions, and in order to inspect them a meeting of the Board was held in Asheville, adjourning to Morganton. It is quite important that they should be visited by a member or members of the Board at least once a year.

# PRIVATE MOSPITALS FOR SICK AND INJURED.

Questions were mailed to thirty-eight hospitals. Replies have been received from twenty, and from two others notifying the Board of their discontinuance—the Asheville Hospital and Graham Hospital for Negrocs, in Greensboro—larger hospitals, recently erected, meeting the needs. Those reporting give the whole number of patients treated as 6,374, one-third of whom were charity patients.

The new Watts Hospital, Dnrham, to be erected during the coming year, will be the largest and most eastly in the South.

# PRIVATE ORPHANAGES.

The reports show increased accommodation and enlarged opportunity for good in nearly all the private orphanages and homes for destitute and neglected children. Nineteen such organizations have reported. Number present at the end of the fiscal year, 1,496; whole number during the year, 1,579; the Roman Catholic Orphanage for Boys, Raleigh, and the Buncombe County Children's Home not reporting. The number cared for in all the orphanages is about 1,700. The Home at Moutreat and Friends' Orphanage at High Point have been closed.

The Western Conference of the Methodist Church will establish an orphanage in the western section of the State during 1908.

#### HOMES FOR THE AGED,

Three homes for old ladies have made reports—those at Wilmington, Winston-Salem and Raleigh. There are also five Resene Homes.

#### ASSOCIATED CHARITIES,

These organizations are meeting the needs of the communities in Raleigh, Durham, Goldsboro, High Point and Wilmington. Street begging has been almost eliminated, and more systematic and adequate relief given to the poor.

# MEETINGS AND INSPECTIONS.

Three meetings of the Board have been held—at Raleigh, Greensboro, Asheville, adjourning to Morganton. The private sanatoria, Broadoaks, Telfair Institute, Dr. Carroll's and Highland Home, have been thoroughly inspected; also the State Hospital, Morganton; Deaf and Dumb School; the jails of Buncombe, Burke, Wake; Homes of Guilford and Wake, and the County Reformatory of Guilford. Inspec-

tions are at the time of the meetings, as there are no available funds for the Board to appoint committees for these visitations. This is a heavy handieap to the work, as the institutions should be inspected twice a year, and there should be a special inspector for all county institutions, employed for this purpose. This need is plainly shown when recommending improvements in the counties. It is difficult to know the exact status of the institutions, and such recommendations should be followed by stronger measures when no attention is paid to the letters asking for changes.

# GENERAL WORK OF THE OFFICE.

In addition to the routine work, many papers have been written, by request, about various sociological questions for inquirers from other States. These have been mentioned in the quarterly reports.

A number of applications have come directly to the Board for assistance in getting admission for insane persons, orphans, etc., to the institutions. No stone is left unturned in these matters, but the Secretary finds that the directors of the hospitals earnestly try in every possible way to receive these afflicted ones, and can assure the public when patients are refused admission it is for good and sufficient reasons and with reluctance on their part.

The usual number of books and reports from other States have been added to the library, the Census Bureau contributing valuable data.

The Secretary visited Richmond and Washington in June, going through the office of the City Charities, City Home and Emergency Hospital and Confederate Soldiers' Home in Richmond; the offices of the Associated Charities and the Board of Public Charities of the District of Columbia; Juvenile Court, Detention House and the Government Asylum at Washington; also the Social Economy building at Jamestown and the Children's Gardens, etc. At the Government Asylum the latest kind of model buildings have been erected and

hydrotherapeutic treatment is used. These baths have proven very helpful in controlling the insane. They induce natural sleep, eliminate effete matter from the body, change respiration, circulation, etc., without the use of drugs. The apparatus for installing the baths costs about \$1,500 for each sex. A trained person is required to give them. The continuous bath is another form which is recommended by alienists. The patient is kept in the tub, resting in a canvas hammock for hours or several days at a time, with a trained nurse in attendance. These baths are in use in New York and other States.

NATIONAL CONFERENCE OF CHARITIES AND CORRECTION.

The National Conference of Charities meets in Richmond, Va., from May 6th to 13th. A goodly attendance of North Carolinians is urged. Such a meeting is an impetus for good to the charities and corrections of all surrounding States.

# BOARDS OF COUNTY VISITORS.

The importance of these boards cannot be overestimated. Twenty-five new Visitors have been appointed during the year. Some of the Visitors have failed to respond to letters, and in some counties the list has been thinned by death and removal. In others much enthusiasm prevails, and systematic visiting has resulted in changes for the better.

The Secretary wishes to acknowledge the able assistance of

these boards in the relief of the unfortunate.

Acknowledgments are made to Dr. R. H. Lewis, Secretary of the Board of Health, for the preparation of rules for the care of the tuberculous in the prisons, etc., and for other help.

Thanks are due to the Governor and officials for aid and sympathy in the work; to the Chairman, upon whom falls the decision of important matters in the *interim* of meetings, and to the members of the Board for their unfailing help and kindness.

Respectfully,

Daisy Denson, Secretary.

# STATE INSTITUTIONS.

#### STATE HOSPITAL AT MORGANTON.

(Inspected by the Board August 8, 1907, and found in excellent eondition).

JOHN McCampbell, M. D. Superintendent. Morganton.

The annual appropriation for maintenance is \$145,000. A special appropriation of \$5,000 per year for two years was made for the erection of cottages for tuberculous patients. Plans are now being developed for these buildings. The Hospital Commission has bought 115 acres of land and erected eight eottages for employees. Fifteen patients suffering with tuberculosis.

The following is the table of the movement of population:

Number of patients remaining Novem-	Men.	Women.	Total.
ber 30, 1906	405	580	985
vember 30, 1907		119	208
whole number treated during the year,	494	699	1,191
Diseharged as recovered			63
Discharged as improved			37
Discharged not improved			12
Died			47
Whole number removed during the year,	59	100	159
Remaining November 30, 1907	416	607	1,023

Percentage of mortality upon the whole number treated, 3.6. Percentage of cures upon admissions, 30.28. Number of patients from the Eastern Distriet, 30. Refused for want of room, 103. About 95 per cent. of the cases are chronic. Daily employed, 500. No serious accident or epidemic. General health of the patients is good. Number of attendants, 31 men and 52 women. There is a training school for nurses in connection with the hospital work, with 30 students. Twenty-five epileptics now in charge.

Appropriat	ion for support\$145,000	
Disbursed		

\$27

Outstanding indebtedness, about \$10,000. Per capita eost of maintenance, \$155. Estimated value of farm and dairy products, \$27,063.46.

JOHN MCCAMPBELL, M. D.,

Superintendent.

#### STATE HOSPITAL AT RALEIGH.

James McKee, M. D., Superintendent. Raleigh.

The annual appropriation for maintenance is \$95,000, and the further sum of \$800 per year for the contingent repair fund during the present biennial period. The Hospital Commission has purchased a plantation of 1,140½ acres of land adjoining the Hospital farm, at a cost of \$53,500. It has appropriated \$3,800 for carpenter shop and equipment and \$4,200 for storeroom. The Commission has authorized an annex to buildings for males to accommodate 100 additional natients.

Table of the movement of population for the year ending November 30, 1907:

1001.			
	Men.	Women.	Total.
Number of patients remaining Novem-			
ber 30, 1906	191	251	442
Admitted during the year ending No-			
vember 30, 1907	94	114	208
Whole number treated during the year.	285	365	650
Discharged as recovered	8	3	11
Discharged as improved	4	2	6
Discharged not improved	1	3	4
Died	23	22	45
Whole number removed during the year,	42	33	. 75
Remaining November 30, 1907			575
Daily average attendance during the			
year			514

Percentage of mortality upon the whole number treated, 6. Percentage of cures upon admissions, 5. From the Western District, 9 patients. Seventeen pay patients during the year. Number refused admission, ineligibility, 30. About 90 per cent. of the cases are chronic; 286 patients are daily employed. There has been no serious accident or epidemic, and the general health is good. Average number of employees, 192. There are 23 female and 17 male attendants. There is a training school for the nurses in connection with the hospital work. Twenty-one epideptics now in charge.

Cash receipts from pay patients, etc	
Disbursements	\$100,581.52 100,552.41
	\$ 29.11

There is no outstanding indebtedness. The estimated gross value of farm and dairy products is \$19,641.22. Per capita cost of maintenance, \$184.82. There are five patients suffering with tuberculosis. No provision has been made for the separation of this class from other patients. The water treatment (continuous bath, etc.) has not been introduced.

Remarks.—Five per cent. of cures is the smallest this Hospital has ever had. We had on probation 80 patients, and had we discharged them our percentage would be larger, but when they left the Hospital they were not cured, and I am not yet positive that they are cured. Some of them had cases of recurrent mania, and will undoubtedly be returned to the Hospital.

JAMES MCKEE, M. D.,

Superintendent.

#### STATE HOSPITAL AT GOLDSBORO.

W. W. Faison, M. D., Superintendent. Goldsboro.

Aunual appropriation for support, \$65,000. This sum is not enough to keep the institution full or meet the demands upon it. The Hospital Commission has purchased additional land, at a cost of \$6,000, and made improvements as follows: A new boiler, engine, electric generator and settings, outside and inside closets, pipe line, filter and pump, bath tubs and fittings, and fire protection. Cost of improvements, \$11,997.95.

Table of movement of population for the year ending November 30, 1907:

)( ;			
	Males.	Females.	Total.
Number of patients remaining Novem-			
ber 30, 1906	223	333	556
Admitted during the year ending No-			
vember 30, 1907	101	142	243
Whole number treated during the year.	324	475	799
Discharged as recovered			71
Discharged as improved			2
Discharged not improved			3
Died •			94
Whole number removed during the year,			170
Remaining November 30, 1907			629
Daily average attendance during the			
year			613

Percentage of mortality upon the whole number treated, 11.764. Percentage of cures upon admissions, 29.22. One pay patient. Sixteen have been refused, but none for want of room. About 87 percent, are chronic cases. One-half of the patients are daily employed. No epidemie. One woman badly scalded. Health of the inmates has been very good, except for tuberculosis and the debility of the aged.

1909.7

Average number of employees, 85. There are 23 female and 19 male attendants. No training school for nurses. Thirty-seven epileptics now in charge, more or less demented.

Receipts (appropriation)	.\$65,0	00.55
Disbursements	. 65,0	00.12
	\$	.43

No ontstanding indebtedness. The estimated value of farm and dairy products is \$11,048.60. Per capita cost of maintenance, \$111.11. Thirty-five patients suffering from tuberculosis. There is a detached building for six females; others in separate wards. Water treatment, or continuous bath, has not been introduced.

Remarks.—We have taken in more patients this year than have ever been admitted in any previous year. All applicants for admission who were confined in the jails throughout the State have been admitted, and also many from the County Homes. Since the meeting of the last Legislature this is no longer a hospital solely for the insane, but is an asylum for the epileptic, idiot, dement and dotard and all other mental defectives. As yet, the Hospital Commission has not given us separate buildings for the tubercular and the epileptic patients. I feel sure that they will as soon as the money is available. As many of the above classes have been received, the percentage of cures here will be smaller and the mortality greater.

> W. W. FAISON, M. D., Superintendent.

#### HOSPITAL FOR THE DANGEROUS INSANE.

Dr. James R. Rogers, Medical Superintendent.

There have been no alterations or improvements in this department during the year.

The following is the table of the movement of population for the year 1907:

1001.			
	Men.	Women.	Total.
Number of inmates present November			
30, 1906	35	14	49
Number received during the year ending			
November 30, 1907	13	0	13
Whole number treated during the year.	48	14	62
Discharged as recovered			3
Discharged as improved			16
Discharged not improved			0
Whole number removed during the year,			6
Daily average attendance during the			
year	40	14	54
Remaining November 30, 1907			56

Percentage of mortality upon whole number treated, 3. None have been refused for want of room, but 7 have been received beyond the capacity of the wards. It has been uccessary to place these in prison cells at night, which is to be deplored. Fifteen are fairly employed. No serious accident or epidemic, and the general health has been good. Average number of employees, 6.

Receipts	 \$5,096.57
Disbursements	 5,028.21
	\$ 68,36

The appropriation of \$5,000 for support was, by act of the Legislature, paid out of the funds on hand to the credit of the State's Prison. There is no outstanding indebtedness. *Per capita* cost of maintenance was \$93.11. The needs of the institution are the same as recommended in former reports. The situation is the same.

James R. Rogers, M. D., Medical Director.

### NORTH CAROLINA SCHOOL FOR THE BLIND AND DEAF.

JOHN E. RAY, Principal.

RALEIGH.

#### WHITE DEPARTMENT FOR THE BLIND.

The appropriation for support is \$60,000 for both white and colored departments. Annual appropriation of \$100 for purchasing books for the blind, and a special sum of \$13,000 for the year 1907 and of \$10,000 for the year 1908. This is to be expended for fire escapes, laundry and machinery, renewing the roof of the colored schools and providing four additional rooms therein, fireproof library and other improvements and repairs. The spiral fire escapes have been installed and found satisfactory.

The following is the table of the movement of population for the year 1907:

Number on the roll November 30, 1906	Boys. 97	Girls. 72	Total.
Admitted during the fiscal year ending			
November 30, 1907	15	13	28
Whole number during the year	112	85	197
Discharged during the year	_ 23	10	33
Died	2	0	2
Daily average attendance	85	73	158
Number on the roll November 30, 1907	87	75	162

When the new library is built, and the lady teachers board outside the school, there will be room for 250. No children have been refused for waut of room. There has been no serious accident or epidemic. The general health of the children is good. Disbursements and receipts have been \$60,000, with no ontstanding indebtedness. Per capita cost of maintenance is not far from \$200. No changes or additions in the literary or industrial courses. Industrial work embraces sewing, fancy work, basket making, broom and mattress making, cane seating, and typewriting. For recreation there are gymnasinms, swings and walks. There are daily chapel exercises, and the pupils attend the churches in the city on Sunday. Weekly fire drills. Fire extinguishers, iron stairways and spiral fire escapes.

Of the 28 new pnpils 14 are congenitally blind; others became blind as follows: one at 23 years, one at 18, one at 11½, one at 10, one at 9, one at 4, one at 2½, one at 6 months, one at 5 weeks, one at 2 weeks, one at 2 days. Canses: 18 nnknown; sore eyes, 3; nasal affection, 1; grannlated lids, 1; neuralgia, 1; a fall, 1; spinal affection, 1; cataract, 1.

#### COLORED DEPARTMENT.

The General Assembly anthorized improvements in the Colored Department, which are now nuder way. Fire escapes have been installed, laundry room is nearly finished, and machinery ordered.

The movement of population for the year 1907 was as follows:

Colorea Buna.			
	Boys.	Girls.	Total.
Number of children on the roll Novem-			
ber 30, 1906	29	51	80
Admitted during the fiscal year	10	9	19
Whole number during the year	39	60	99
Discharged during the year	10	18	28
Died	0	0	0
Daily average attendance	30	50	80
Number on the roll November 30, 1907	29	42	71
· Colored Deaf.			
	Boys.	Girls.	Total.
Number of deaf children on the roll			
November 30, 1906	58	37	90
Admitted during the fiscal year	3	9	12
Whole number during the year	56	46	102
Discharged during the year	4	7	11
Died	0	0	0
Daily average attendance	51	38	89
Number on the roll November 30, 1907.	52	39	91

The institution can accommodate 200. None have been refused for want of room. No serious accident or epidemic. General health of the children has been good. No separate fund for the support of this department, but included in the appropriation of \$60,000 to the white blind. No ontstanding indebtedness. Per capita cost of maintenance,

\$175. No changes in the literary or industrial courses. We have 35 acres of farm land and a dairy. Most of the vegetables and of the milk needed are thus supplied. We have no means of isolating contagions and infections diseases in the Colored Department. Most assuredly we should have a compulsory attendance law for the blind, including the colored blind.

Remarks.—Our School for the Blind made an attractive exhibit at Jamestown, and received a gold medal and unstituted praise from the Committee on Awards. The exhibit consisted of articles from the kindergarten, fancy work, sloyd, and broom and mattress departments. During the week's stay of the Blind Boys' Band they were an attractive feature, and were engaged to play in the Anditorium, the grandstand and npon several official occasions. The classes in plano music, fancy work, etc., proved attractive.

The exhibit made by the Colored Department of our school proved to be the attractive feature in the Negro Building. The exhibit consisted of sewing, faney work, shoemaking, dressmaking, cabinet-making and exhibits from the broom and mattress departments. It received a gold medal.

JOHN E. RAY,

Principal.

## NORTH CAROLINA SCHOOL FOR DEAF AND DUMB.

(Inspected by Commissioners A. C. MeAlister, Carey J. Hunter and the Secretary, on August 8, 1907. It was vacation and no pupils preent, but the school buildings were seen and the new eement basement floors, which will add to the comfort and sanitary condition. Although during his time for rest, we found the Superintendent busy having repairs and work done on the plant, preparing in good time for the opening of the session).

Prof. E. McK. Goodwin, Principal.

MORGANTON.

The appropriation for snpport is \$46,000, and a special appropriation of \$4,250 per annum for two years for putting in duets, eement floors, electric-light plant, repairs on boiler house, and grading and building roads. The duets, cement floors and electric-light plant have been completed.

The movement of population for the year was as follows:

Boys.	Girls.	Total.
Number on the roll November 30, 1906 118	101	219
Admitted during the fiscal year 33	26	59
Whole number during the year 151	127	278
Discharged (completed the eonrse) 4	4	8
Died		0
Daily average attendance		220
Number on the roll November 30, 1907 124	107	231

None who were eligible have been refused. The compulsory attendnce law has materially increased the number, and the enforcement of the act will necessitate increased room and maintenance fund. We can now accommodate 240. There has been no serious accident or spidemic. The present health of the children is excellent.

Receipts for the fiscal year were\$	57,883.27
Disbursements	62,832.93

Outstanding indebtedness, \$4,949.66. Per capita cost of maintenance was \$190. No changes in the literary or industrial corrses. Carpentry, shoemaking, printing, farming and gardening for the boys; sewing, dressmaking, cooking and general housework for the girls. For recreation, ontdoor games for the boys, and numerons indoor games for the boys and girls. Sanday School International Lessons and lecture every Sunday by the Saperintendent and gentlemen teachers. Ministers preach occasionally. The school is well protected gainst fire.

of the 59 new pupils admitted, congenitally deaf, 17; others became deaf as follows: one at 2 months, one at 6 months, one at 9 months, one at 10 months, two at 1 year, two at 1½ years, three at 2 years, two at 3 years, one at 4 years. Causes: 1 unknown; scarlet lever, 2; typhoid fever, 1; measles, 1; scrofnla, 1; carbuncle in the neck, 1; cold in the head, 1; meningitis, 1; fever and rising in the need, 1; catarrh, 1; abscess, 2; whooping-cough, 1.

E. McK. Goodwin,

Principal.

#### OXFORD ORPHANAGE.

Col. W. J. Hicks, Superintendent.

OXFORD.

The Oxford Orphan Asylum is controlled by the Masons. The State makes an appropriation of \$10,000 per annum towards its support. The following is a table of the movement of population for the

iscal year ending October 31, 1907:

	Boys.	Girls.	Total.
Children on the roll November 1, 1906	136	144	280
Admitted during the year ending Octo-			
ber 31, 1907	50	43	93
Placed in families	5	5	10
Become self-snpporting	S	7	15
Ran away	3	0	3
Died	0	2	2
Remaining October 31, 1907	154	163	317

The capacity of the institution is 320.

Conditions for admission for the white children of the State are that they be really destitute and homeless, sound in body and mind, not under six years of age, seldom over twelve. Physician's certifi-

cate of vaccination is required before reception of child. It is also required that mothers or others who place children in our institution assent to the agreement to surrender control and disposition of the child sent here. The regular ages of discharge are eighteen for girls and sixteen for boys. The Executive Committee passes upon the applications for admission, except in the case of illegitimate children, when the Board of Directors acts. Both sexes are received, and d judge that foreign-born would be received, though we do not know that application has been made for admission of foreign-born chil-

No serious epidemic or accident has occurred during the year. Whooping-cough has prevailed a part of the year. The present health of the children is good, except that a few are afflicted with whooping-cough, not at all in a serious manner,

Chief improvements were additional dining room and storage, etc., with minor improvements to plant.

Industrial training is given in the cottages, the kitchen, dining rooms, shoe shop, printing office, woodworking shop, the Oxford Furniture Factory, the dairy and the farm. Manual training is taught to some extent by the Lady Supervisor, who has made a specialty of this work.

We have eight grades in school, about on a par with the curriculum of the graded schools of our larger North Carolina towns. Three boys and one girl went directly from the institution to enter higher schools last year. Others of the older children who went to their relatives have also entered school. One girl is in the Oxford Semlnary as a day pupil, still residing in the institution.

We are grateful to say that we are well supported at present in keeping the children clad, fed and instructed.

Receipts which may be classed as ordinary or reg-	
ular\$	29,862.03.
Other receipts:	
Woodworking shop and printing office	16,714.52
Balance legacy, Miss Bynum	500.00
Sale Minneapolis property	

olis

	and light to proper cylindrical states of the states of th	
	Paid Davidson College \$3,023.15 for its half interest in Minnea	po
01	perty).	
	Disbursements which may be classed ordinary or	
	regular\$27,740.75	)
0	ther disbursements:	
	Woodworking shop and printing office 16,513.99	)
	Permanent improvements	
	(Not including charges of woodworking shop and	
	other departments against this account).	
	Purchase Davidson College half interest in Minne-	
	apolis property	5
	Expense sale this property 10.20	)

Amount invested, \$7.040. Balance on hand November 1, 1907; 5,891,06.

Average number of employees during the year, not including the coodworking shop and printing office workers was about 24.

We have a system of investigation of homes offered children which e desire and are striving to make more thorough. Supervision of ne children after they leave us is exercised through the Masonic dges, the orphan asylum committees of the lodges, on the singing lass tours and at times by a worker from the institution. We hope lso to improve this supervision.

A chief concern and effort throughout our institution is to develop right individuality, to inculcate a spirit of self-help, and, more, of elpfulness to others. Perseveringly and constantly in the cottages, the various industrial departments, in the school, we are mindful f the development of the individuality of the children. We strive to earn their strong and weak tendencies, to encourage the good and orrect the evil, so far as, under God, we are able. As children grow hore efficient and trustworthy they are given more responsibility and reater opportunity for the exercise of their increased power, that hey may be useful here and be better prepared for their lives in the vorld outside.

We desire that this be a more and more efficient institution, aud hat greater and greater care be exercised in reserving its benefits or children who are really destitute and homeless, and for whom ther probably better provision cannot be made. We want it to be a nore nearly ideal institution for homeless children.

In the performance of its distinctive mission I believe that it will ontinue to be maintained and strengthened. W. J. HICKS,

Superintendent.

#### THE OXFORD COLORED ORPHANAGE.

R. Shepard, Superintendent.

OXFORD.

(This orphanage receives from the State \$5,000 per annum and a special appropriation of \$1,250 per year for two years to liquidate ndebtedness. It is under the control of the colored Baptists, with lirectors on the part of the State; also a board of audit appointed by the last As

last Assembly).	Boys.	Girls.	Total.
Children on the roll November 30, 1906.	41	62	103
Admitted during the year ending No-			
vember 30, 1907			31
Placed in families			3
Become self-supporting			9
Whole number discharged			19
Died			0
Remaining November 30, 1907			105

Admitted to high schools, 5.

Children are received from three to twelve years old. They must be healthy and sound in mind. Both sexes are received. Discharged when they are able to look after themselves. Present capacity of the institution, 130.

There have been no improvements or alterations during the year. One fire extinguisher, and the buildings are insured. No sewerage system. There has been no accident or epidemic. The general health of the children is very good. The children are taught a common-school course and general housework and sewing.

Receipts for the fiscal year\$10,50	00.74
Disbursements 10,5	16.50

\$ 54.24

There is no system of oversight of children after leaving the institution. We endeavor to make each child responsible for some special work, giving him credit when it is done well, and older children are allowed a small sum of money for extra work.

Remarks.—The Orphanage is greatly in need of better buildings and equipment for industrial training. I tendered my resignation to serve as financial agent. ROBERT SHEEARD.

Former Superintendent.

#### SOLDIERS' HOME.

Capt. R. H. Brooks, Superintendent.

RALEIGH.

The annual appropriation for maintenance is \$15,000. A special sum of \$5,000 (83,000 of which was to be paid in 1907 and \$2,000 in 1908) was given for supplying water for fire protection, additional wings to the hospital, and heating apparatus for the same and steam laundry. Also \$250 per annum for the special purpose of caring for the Confederate Soldiers' Cemetery, where the veteraus who die at the Home are generally buried; this amount to be paid to the Wake County Memorial Association, which has the care of the cemetery.

The following is the table of the movement of population for 1907:

Number on the roll November 30, 1906	137
Admitted during the fiscal year	51
Whole number in charge during the year	188
Number discharged during the year	12
Died	32
Abseut on furlough	14
Remaining November 30, 1907	144

Percentage of mortality upon the whole number cared for, 20. Average age of the veterans, 70. General health, fair, considering their age. Three in the cottage for the tuberculous. Number now present in the hospital, 33; average uumber, 27. A trained uurse and two white women as assistauts have charge of the hospital. This change is a great improvement, and adds to the comfort of the sick, while relieving Mrs. Brooks, upon whom this has been a heavy though loving charge.

Receipts and dishursements for support, \$15,000. Per capita cost of maintenance, \$104. None have been refused for want of room.

The increased water supply for the protection of the Home against fire has been effected, and the annex to the hospital is nearly completed. The old soldiers are comfortable and well cared for. There is a garden, which supplies fresh vegetables, and the hogs raised on the place will furnish 3,750 pounds of meat.

B. F. Dixon,

Secretary Executive Board.

#### STATE'S PRISON.

# J. S. MANN, Superintendeut.

RALEIGH.

A new drinking-water supply has been added to the Prison. At the farm some new buildings have been added and others repaired. Convicts are employed in railroad building, turupike work and brick-making. Corporal punishment is administered under strict regulation; number of times administered during the year, 136. Other forms of discipline—dark cell, deprivation of time allowance and loss of commutation money. As reward for good conduct the prisoner is given five days per month off his sentence and 50 cents per month in cash paid upon completion of seutence. There is no regular chaplain. Ministers of various denominations hold service ou Sundays at the State's Prison. No religious services at the railroad camps. There is no night school or any provision for teaching the illiterates—nothing but Sunday schools. There is no library. The children are employed upon the farm in the same manner as the older inmates.

The new prisoners are examined physically upon admission to the Prison. During the year there were 21 deaths—8 from tuberculosis. Percentage of deaths from this disease, 38. Special wards for the care of this class. No serious accident or epidemic. Twenty-one escapes; of these, 11 were recaptured and two killed.

In one camp at the farm the black and white prisoners are in separate sleeping apartments; at the other, in different sections of the same large apartment. In the railroad camps and other camps they are not in separate sleeping apartments, but in separate sections of the same apartment.

The following is the table of the movement of population for eleven months (the Prisou year dating from January 1 to December 31, and other State institutions from December 1 to November 30):

	Men.	Women.	Total.
Number of prisoners at the beginning of	f		
fiscal year	623	39	662
Number received during the year	143	11	154
Number discharged or died dnring the			
year	128	8	136
Number at end of fiscal year	638	42	680
Daily average attendance	624	40	664
Average number of officers and em-			
ployees	151	2	153

During the eleven months, January 1 to December 1, 1907, number of prisoners received, 154; of these, 88 could read and write, 66 were tiliterate; 143 males and 11 females. Ages as follows;

Under sixteen	4	
Between sixteen and twenty-one	48	
Between twenty-one and thirty	61	
Between thirty and forty	19	
Between forty and fifty	13	
Between fifty and sixty	7	
Between sixty and seventy	2	
		154
Prisoners are distributed as follows:		
At the Central Prison	83	
At the farm	284	
On railroad work	313	
		680

The prisoners are at the State's Prison, two camps at the farms, five railroad camps (Lumberton, Elkin, Mattamuskeet and two at Washington).

Amount on hand to credit of the Prison and receipts
for the eleven months, January 1 to December 1,
1907\$343,371.43
Dishusements 223 859 78

Of the disbursements, by act of the Legislature \$175,000 was turned over to the Treasurer; also, by act of the Legislature the fund for support of the dangerous insane is paid from the Prison fund, so far \$3,000. Amount now to the credit of the institution, \$23,890.09.

Much of the corn and cotton being still in the fields, and the peanuts not having been threshed, we have been unable as yet to make an estimate of our resources for the present-year.

Yes, prisoners who have committed "mnrder, arson, burglary, rape or attempt to commit rape" are sent to work ontside the State's Prison or State farms. Replying to inquiry, the approval of the Governor being required before convicts are granted the rallroads (referring to roads mentioned in special act of the Assembly), we do not

anticipate embarrassment to the Prison work. The farm could not be cultivated if all the roads were given the maximum number named in their charters.

Replying to question, I certainly think that the road laws of the varions counties should be uniform, and I fully endorse the recommendation of the Governor to the last General Assembly as to road sentences.

J. S. Mann,

Superintendent.

(Governor R. B. Glenn recommended that the maximum sentence of prisoners sent to the chain gangs be four years; convicts with terms exceeding four years to be assigned to the State's Prison).

## STATISTICAL FORM FOR STATE INSTITUTIONS.

(Prepared by the National Conference of Charities and Corrections and adopted by the States).

#### NOTES ON CURRENT EXPENSES.

- 1. Salaries and wages should include salaries of trustees or directors, if any.
- 2. Clothing includes shoes, also material for clothing and shoes if manufactured in the institution.
- 4. Ordinary repairs include all of those which simply maintain the buildings in condition without adding to them. Any repairs which are of the nature of additions should be classed with permanent improvements.
- 5. This item includes everything not otherwise provided for, e. g., furniture, bedding, laundry supplies, medicines, engineer's supplies, postage, freight, library, etc.

#### STATE HOSPITAL AT MORGANTON.

#### Superintendent, Dr. John McCampbell.

# Population.

1 ophicacioni			
	Men.	Women.	Total.
Number of inmates at the beginning of			
the fiscal year	405	580	985
Number received during the year	89	119	208
Number discharged or died during the			
year	59	100	159
Number at the end of the fiscal year	416	607	1,023
Daily average attendance during the			
year			
Average number of officers and em-			
ployees during the year, about			180

107

## Expenditures.

Expenditures.		
Current expenses:		
1. Salaries and wages	52,4	28.49
2. Clothing	7,6	29.49
3. Subsistence	46,4	69.52
4. Ordinary repairs	15,6	03.21
5. Office, domestic and outdoor expenses	22,8	63.10
Total	144,9	93.81
Extraordinary expenses:		
1. New bnildings, land, etc	9.3	00.00
2. Permanent improvements to existing build-		
ings		
Grand Total	154,2	93.81
STATE HOSPITAL AT RALEIGH.		
Superintendent, Dr. James McKee.		
Population.		
Men. Won	ien.	Total.
Number of inmates at the beginning of		
the fiscal year	7	448
Number received during the year 94 11	4	208
Number discharged or died during the		
year 42 3	2	74
Number at the end of the fiscal year		575
Daily average attendance dnring the		
year		514

# Expenditures.

Average number of officers and employees during the year............

Current	expenses:

1. Salaries and wages	\$27,614.75
2. Clothing	5,527.70
3. Subsistence	58,271.84
4. Ordinary repairs	1,251.46
5. Office, domestic and outdoor expenses	401.82

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Extraordinary expenses:	
1. New buildings, land, etc\$ 53,550	.00
2. Permanent improvements to existing build-	
ings 7,086	.81
Total\$ 60,630	.81
Grand Total 153,70	.38
STATE HOSPITAL AT GOLDSBORO.	
Superintendent, Dr. W. W. Faison.	
Population.	
ALCIN II III	rotal.
Number of inmates at the beginning of	-=0
the fiscal year	556
Number received during the year 101 142	243
Number discharged or died during the	150
year 72 98	170
Number at end of the fiscal year 252 377	629
Daily average attendance during the	613.28
year	6.13.28
Average number of officers and em-	0=
ployees during the year	85
71	
Expenditures.	
Chrrent expenses:  1 Salaries and wages	2.50
1. Established date in agents	
2. Clothing	
G. Dibbibtence IIIII	7.75
I. Oldinary repairs	
5. Office, domestic and outdoor expenses 23,07	1.80
Total	0.12
10(α1 φοσ,σο	
Extraordinary expenses:	
1. New buildings, land, etc 6,00	0.00
2. Permanent improvements to existing build-	
11.00	7.05

ings ...... 11,997.95 Total ..... \$17,997.95 Grand Total ...... 82,998.07

27.48

# DANGEROUS INSANE DEPARTMENT (STATE'S PRISON).

### Superintendent, Dr. James R. Rogers.

Population.	Pop	ula	tion.
-------------	-----	-----	-------

	Men.	Women.	Total.
Number of inmates at the beginning of			
the fiscal year	35	14	49
Number received during the year	13		13
Number discharged or died during the			
year	6		6
Number at end of the fiscal year			56
Daily average attendance during the			
year	40	14	54
Average number of officers and em-			
ployees during the year	5	1	6
Expenditures.			
Current expenses:			
1. Salaries and wages		\$1,8	889.15
2. Clothing		5	260.97

4. Ordinary repairs .....

5. Office, domestic and ontdoor expenses...... 990.52

# Total ......\$5,028.21

Extraordinary expenses:

- 1. New buildings, land, etc.....
- 2. Permanent improvements to existing buildings.

# SCHOOL FOR THE WHITE BLIND AND THE DEPARTMENT FOR THE COLORED BLIND AND DEAF.

# Superintendent, JOHN E. RAY.

#### Population (Both Departments).

	Boys.	Girls.	Total.
Number of children present at the be	-		
ginning of the fiscal year	. 179	160	339
Number received during the fiscal year	. 28	31	59
Number discharged or died during the	e		
fiscal year	. 39	35	74
Number at the end of the fiscal year	. 168	156	324
Daily average attendance during the	e		
year	. 166	161	327
Average number of officers and em	-		
ployees			108

# Expenditures.

Expenditures.
Current expenses:
1. Salaries and wages\$32,167.21
2. Clothing
3. Subsistence
4. Ordinary repairs 3,318.20
5. Office, domestic and outdoor expenses 1,246.46
. Total\$60,000.00
Extraordinary expenses:
1. New buildings, land, etc
2. Permanent improvements to existing build-
ings 7,037.39
Total\$ 9,737.39
Grand Total 69,737.39
<del></del>
SCHOOL FOR THE WHITE DEAF AND DUMB.
Superintendent, E. McK. Goodwin.
Population.
Boys. Girls. Total.

	Boys.	Girls.	Total.
Number of inmates present at the be-			
ginning of the fiscal year	111	105	216
Number received during the fiscal year.	10	19	29
Number discharged or died during the			
year	4	4	8
Number at end of the fiscal year			231
Daily average attendance during the			
year			225
Average number of officers and em-			
ployees			55

Expenditures.	
Current expenses:	
1. Salaries and wages	\$27,353.66
2. Clothing	1,300.00
3. Subsistence	15,164.78
4. Ordinary repairs	933.92
5. Office, domestic and outdoor expenses	3,110.31
Special investigation	605.95

Extraordinary expenses:	
1. New buildings, land, etc\$	2,800.00
2. Permanent improvements to existing build-	
ings	4,250.00
Total\$	
Grand Total	55,518.62
OXFORD ORPHAN ASYLUM.	
State of the last Mark 11 12	
Superintendent, W. J. Hicks.	
Population.	
Boys. Girls	. Total.
Number of children present at the be-	
ginning of the fiscal year 136 144	280
Number received during the fiscal year. 50 43	93
Number discharged or died during the	
year 32 24	56
Number at end of the fiscal year 154 167	317
Daily average attendance during the	
year	304
Average number of officers and em-	
ployees during the year	24
Expenditures.	
Current expenses:	
1. Salaries and wages	0.700 10
2. Clothing	1.067.21
3. Subsistence	6,593.42
4. Ordinary repairs	660,90
5. Office, domestic and outdoor expenses	4,884.22
_	
Total\$2	23.993.94
Other expenditures	9,006.81
Extraordinary expenses:	
1. Salaries, woodwork, etc., shops	7,507.18
2. Permanent improvements to existing build-	
ings	1,500.00
	0.040.00
Total\$1	
Grand Total 4	2,007.98

# OXFORD COLORED ORPHAN ASYLUM.

# Superintendent, John Cheatham.

Population.		
Boys, Gir	ls.	Total.
Number of children present at the be-		
ginning of the fiscal year		103
Number received during the year		21
Number discharged or died during the		
year		19
Number at the end of the fiscal year		105
Daily average attendance during the		
year		112
Average uumber of officers and em-		
ployees during the year		11.33
7		
Expenditures.		
Current expenses:		
1. Salaries and wages	+-1	95.40
2. Clothing		14.76
3. Subsistence	, -	73.54
4. Ordinary repairs	13	17.00
5. Office, domestic and outdoor expenses	3,3	52.92
Total	\$10,38	83.62
Extraordinary expeuses:		
1. New buildings, laud, etc		
2. Permanent improvements to existing build-		
ings		32.88
Grand Total	\$10,5	46.50

# STATE'S PRISON.

# Superintendent, J. S. Mann.

# (Statistics for eleven months).

# Population.

	Men.	Women.	Total.
Number of inmates present beginning of			
the fiscal year	623	39	662
Number received during the year	143	11	154
Number discharged or died during the			
year	128	8	136
Number at end of the fiscal year		42	680

Daily average attendance during the	Men.	Women.	Total.
year	094	40	664
Average number of officers and em-	024	40	604
ployees during the year	151	2	153
Expenditures.			
Current expenses:			
		0.40	000.00
1. Salaries and wages			
2. Clothing			978.17
3. Subsistence			220.20
4. Ordinary repairs			795.75
<ol><li>Office, domestic and outdoor expe</li></ol>	nses	44,	687.19
Total		\$137,	581.34
Extraordinary expenses:			
1. New buildings, land, etc		1	200.00
			300.00
2. Permanent improvements to exis	-		0.00 44
ings, new water supply			978.44
Paid State Treasurer by act of L			000.00
Maintenance dangerous insane, a	-		
tnre		3,	000.00
Oran A Matal		2000	050.50
Grand Total	• • • • •	\$323,	859.79
SOLDIERS' HOME			
Superintendent, Robert H.	Brook	s.	
Population.			
Number of veterans at the beginning of	the fis	cal year	. 137
Number received during the year			. 51
Number discharged or died during the	year		. 144
Daily average attendance during the year	ar		
Average number of officers and emplo	yees	during th	ie.
year	-		
Expenditures.			
Current expenses		\$15,	000.00
Extraordinary expenses:			
1. New buildings, land, etc		1.:	800.00
2. Permanent improvements to exist			
ings			250.00
Total		8 21	050.00
Grand Total			

#### BROADOAKS SANATORIUM.

(Licensed by State Board of Public Charities).

(Inspected August 8, 1907, by Commissioners A. C. McAlister, Carey J. Huuter and the Secretary, and found satisfactory).

Dr. Isaac M. Taylor, Proprietor.

MOROANTON.

The following table gives the movement of population for the six months ending July 1, 1907:

	Men.	Women.	Total.	
Number of patients remaining	11	13	24	
Admitted	27	16	43	
Whole number treated	38	29	67	
Discharged recovered	7	2	9	
Discharged improved	13	9	22	
Discharged unimproved	7	2	9	
Died	1	2	3	
Whole number removed	28	15	43	
Daily average	13	14	27	
Remaining July 1, 1907	10	15	25	

Of this number, insane, 47; drug habitues, 7; other nervous patients, 13.

Residences by States—North Carolina, 40; South Carolina, 13; Virginia, 5; Tennessee, 3; Florida, 2; and one each from District of Columbia, West Virginia, Georgia and New York.

We have room for 35 patients, and are on the point of building additions to accommodate six more.

Present officers are: Isaac M. Taylor, Resident Physician in charge; Dr. Lewis G. Beall, Resident Assistant; Mrs. Isaac M. Taylor, Acting Matron and Housekeeper.

The departments for men and women are entirely separate. There are four attendants for each sex. A night attendant for each sex is constantly employed.

We have been free from any diseases prevailing. One serious accident, the suicide of a woman in May. The coroner was informed, and deemed it unnecessary to have an inquest.

A refrigerator room has been added to the house, and general improvements going on. Plans for enlargement of the institution have been prepared.

ISAAC M. TAYLOR, M. D.

#### Report December 31, 1907.

This institution was opened September 16, 1901. Dr. Isaac M. Taylor is superintendent, and associated with him as partner and resident assistant physician is Dr. Louis G. Beall.

The following is a table of the movement of population for the six months ending December 31, 1907:

	Men.	Women.	Total.
Number of patients present July 1, 1907,	10	14	24
Number received in six months	26	22	48
Discharged improved	-16	8	24
Discharged not improved	9	4	13
Discharged cured	1	5	6
Died	2_	4	6
Number remaining December 31, 1907	14	15	29
Daily average attendance			26
Average number of officers and em-			
ployees	8	8	16

Capacity of the institution, 35. A night nurse of each sex is on duty every night.

Patients from the following States: North Carolina, 38; South Carolina, 19; Virginia, 4; Tennessee, 3; Georgia, 2; Missouri, 1; New York, 1; Illinois, 1; District of Columbia, 1; West Virginia, 1.

Insane, 54; drug and alcohol cases, 9; other conditions, 9.

No accident or epidemic. The Sanatorium is connected with the town sewerage system. Well protected against fire. We have sufficient hose to reach any part of the building, and two lines to any part which would be probable to catch fire. Fire extinguishers are distributed through the house.

Our minimum rate is \$15 per week, though we have a few permanent patients at \$50 per month. For alcoholic and drug cases the charge is \$25 per week and upward.

There has been a general improvement of the property. No changes are yet complete. We are adding a wing with twelve rooms, a biliard room, and a bath house, which will be ready for use in early spring. It is our purpose immediately to install a complete system of baths for hydrotherapy. The new wing will give especial advantage for the care of disturbed patients. The recent purchase of a cottage on the opposite side of the street will make it possible to receive a class of nervons patients and give them apartments remote from the disturbed classes.

Isaac M. Taylor,

Supt. and Resident Physician.

#### DR. CARROLL'S SANITARIUM.

(Licensed by the Board of Public Charities).

(Inspected by Commissioners Carey J. Hnnter, A. C. McAlister and the Secretary, and found satisfactory).

Dr. Robert S. Carroll, Superintendent.

ASHEVILLE.

Table of the movement of population:

	Men.	Women.	Total.
Number of patients remaining January			
1, 1907	3	5	8
Admitted to July 1, 1907	14	11	25
Whole number treated	17	16	33
Discharged recovered	9		
Discharged improved	11		
Discharged nnimproved	2		
Died	0		
Whole number removed	21		
Daily average	10.5		
Remaining July 1, 1907	12		

Of the number in charge, 11 were insane, 16 drug habitnes. Of the patients in charge, 16 were from North Carolina; others from Georgia, Alabama, Kentucky, New York, District of Columbia, Illinois, Indiana, South Carolina, Pennsylvania, Virginia, Tennessee. Sixteen can be comfortably cared for at a time.

Officers in charge are: Dr. Robert S. Carroll, President; William L. Dunn, Vice-President; L. P. Carroll, Secretary and Treasurer.

Departments for men and women are wholly separated at the Highland Home, but not at the Sanitarinm. Chief attendants are trained marses. There are three male and eight female attendants. Eight applications have been refused for lack of room. No death; no epidemic or serions accident. No changes in the domestic arrangements. Average weekly charge is \$42. Shrubs and ornamental trees have been planted.

The training school for nurses has now eight student nurses. Highschool gradnates only are accepted, and excellent training is being given in the general work of nursing, while special instruction is offered in massage, hydrotherapy and the nursing of mental and nervous cases.

The plant is soon to be enlarged, with plans firmished by a New York architect. The Sanitarium and Home are to be on the same grounds at the Highland Home, and to be up to date in every particular.

ROBERT S. CARROLL, M. D.,

Superintendent.

## Report December 31, 1907.

The institution was opened August 23, 1904. Dr. Robert S. Carroll is president and Miss R. Pettns superintendent. Capacity of the institution, 18.

The following is a table of the movement of population:

	Men.	Women.	Total.
Number present July 1, 1907	3	9	12
Number received during six months	$22_{-}$	9	31
Discharged improved	12	8	20
Discharged not improved	1	2	3
Discharged cured	4	- 2	6
Died	0	1	1
Number remaining at end of six months,	7	6	13
Daily average attendance			10
Average number of employees			16

The chief attendant is a graduate nurse of the Government Hospital at Washington, D. C. There are four male and ten female attendants. No accident or epidemic.

Patients have been received from the following States: North Carolina, 16; Georgia, 6; Sonth Carolina, 4; Kentneky, 4; Tennessee, 3; Virginia, 2; Louisiana, 1; Indiana, 1; Massachusetts, 1; Florida, 1. Of these, 18 were insane and 19 drug cases.

There is good fire protection; private hose and extinguishers and the city fire department. City sewerage. Rates of charges, \$20 to \$75 per week.

Miss Pettus has for a number of years been superintendent of nnrses at Bayview Hospital, Baltimore, and is a woman of excellent preparation and full experience. There is a system of baths at the Sanitarium.

ROBERT S. CARROLL, M. D.,

Superintendent.

#### TELFAIR SANITARIUM.

# (Licensed by State Board of Public Charities).

(Inspected August 7, 1907, by Commissioners Carey J. Hunter, A. C. McAlister and the Secretary, and found satisfactory).

W. C. Ashworth, M. D., President. Asheville.

This institution, for the treatment of inebriates, was opened on April 20, 1907.

From April to July 1st:

	Men.	Women.	Total.
Admitted	 4	0	4
Improved	 4		4

Those present were from North Carolina, South Carolina and Virginia.

Can care comfortably for 100 patients. Departments for men and women are entirely separate. Two attendants—one for each department. Rates are \$100 for whiskey treatment and \$125 for drug habit; in addition, \$7 per week for board. W. C. Ashworth,

President.

		ort.

	Men.	Women.	Total.
Number of patients present July 1, 1907,	3		3
Number received during the six months,	.24	4	28
Discharged improved	2		2
Discharged cured	17	2	19
Discharged not improved (with serions			
brain affection)	1	~	1
Died (reached here almost dead)	1	, .	1
Remaining end of six months	3	2	5
Average number of officers and em-			
ployees	3	2	5

Capacity of the institution, 50. Male and female departments are wholly separated. Competent nurse; trained nurses called in when needed. One attendant for each sex. Patients were from North Carolina, South Carolina, Tennessee, Virginia, Florida and Georgia. Rates of charges, \$100 to \$125 for treatment and \$7 per week for board. There is sewerage and adequate fire protection.

W. C. Ashworth, Physician in Charge.

# THE PERFECTED LIQUOR CURE INSTITUTION.

(Licensed by the Board of Public Charities).

#### Dr. J. B. Gunter, Superintendent.

GREENSBORO.

This organization maintains a sanatorium for the treatment of inebriates, on Edgeworth and Market streets, Greensboro. It is a ten-room two-story building, heated by hot air. It has sewerage. City fire department as protection against fire. Capacity, 20. Male and female departments wholly separate. One attendant for each sex. No accident.

Number present July 1, 1907	0
Number received during the six months to Dec. 31, 1907	61
Discharged improved	61
Cured (all but two who left before the time was out)	59
Died	0
Average number of officers and employees	6
Patients stay one week, making a daily average of	3

Charges, \$60 if patient remains one week; \$15 per week if patient stays longer. Residence States: North Carolina, Sonth Carolina, Virginia, Florida and Indiana. Dr. J. B. Gunter,

President and Medical Director.

# THE McKANNA THREE-DAY LIQUOR CURE HOSPITAL.

(Licensed by the Board of Public Charities).

Dr. J. J. McKanna applied for and was granted license to maintain a sanatorium for the treatment of inebriates at Reidsville. It is a three-story frame building, with steam heat, electric light and call bells. Will accommodate 50. The physician in charge is Dr. B. B. Williams.

Report December 31, 1907.

Dr. B. B. Williams, Sperintendent. Reidsville.

This institution has in charge men only. Capacity, 50. Six attendants. Patients from North Carolina, Virginia and Tennessee. Charges for treatment, \$100.

Number present July 1, 1907	10
Number received during six months 1	81
Cnred 1	S1
Died	0
Daily average attendance 1 to	2
Average number of officers and employees	8

Private sewerage. City fire department protects against fire.

# PRIVATE BENEVOLENT INSTITUTIONS.

#### THE PRESBYTERIAN ORPHANS' HOME.

REV. R. W. BOYD, Superintendent. Barium Springs, Iredell Co.

The Presbyterian Orphans' Home is located at Barium Springs, Iredell County, and is under the control of the Presbyterian Synod of North Carolina.

	Boys.	Girls.	Total.
Number of children remaining October			
31, 1906	60	84	144
Admitted during the year ending Octo-			
ber 31, 1907	7	9	16
Placed in families	0	0	0
Become self-snpporting	3	2	5
Died	1	0	1
Whole number discharged	11	3	14
Remaining October 31, 1907			146

Children of both sexes and of foreign birth or parentage are received, provided parents were residents of the State at the time of their death. Illegitimate children not received if the mother is living. Fatherless children from 6 to 18 years old are taken.

The capacity of the institution is 150. Hand-bnekets as protection against fire. No sewerage; excreta is removed by cart to farm. There has been no serious accident or epidemic. Present health good. Children select their own employment. We do not place them in homes. The literary course comprises ten grades; industrial includes farming, dairying, shop work, printing, sewing, cooking, etc. We are well supported in keeping the children clad, fed and instructed. The institution is growing. Many applicants cannot be received.

Receipts, \$21,602.73; disbursements, \$20,906.34.

R. W. Boyd, Superintendent,

#### BAPTIST ORPHANAGE.

M. L. Kesler, Superintendent.

THOMASVILLE.

The Baptist Orphanage is supported and controlled by the Baptist denomination.

Boys.	Girls.	Total.
Number of children at the beginning of		
fiscal year 166	147	313
Admitted during the year		56

	Boys.	Girls.	Total.
Whole number now present	170	173	343
Died			1
Placed with relatives			18
Become self-supporting			2
Whole number discharged			29

Admitted to college, 1. Capacity of the institution, 370. Both sexes and foreign-born admitted.

Water-works and sewerage. No epidemic or accident. Health of children fine. Children are taught both literary and industrial courses. Oversight of children when they leave the Orphanage.

Total receipts for the year, \$54,023.42; disbursements the same. Net profit on the farm, \$1,173.46. Loss on the machine shop, and a net profit on the shoe shop.

The teaching of vocal music along with the regular work in the school has been the most pleasing success of the year. It has brought new life, and a finer spirit is felt throughout the institution. We have received instruments for a brass band. The Watson and Aydlett buildings have been completed. A laundry has been installed. Bricks are being put on the ground for the Noah Richardson Library. About \$3,000 is on hand for the new infirmary. A number of minor improvements have been added.

M. L. Kesler,

General Manager.

#### THOMPSON ORPHANAGE AND TRAINING INSTITUTION.

REV. WALTER J. SMITH, Superintendent. CHARLOTTE.

This institution is under the control of the Protestant Episcopal Church of North Carolina. Present buildings will accommodate 72.

	Boys.	Girls.	Total.
Admitted during the year ending Octo-			
ber 31, 1907	15	14	29
Placed in families or returned to their			
people	11	8	19
Become self-supporting			
Discharged			
Died			
Remaining October 31, 1907	29	40	69

Yes, illegitimate children are received; must be residents of the State and not under three years old. Boys leave the institution at 14 or 15 and girls at 15 or 16. Both sexes and foreign-born are admitted. No serions accident or cpidemic has occurred during the year. None admitted to colleges or high schools. Two teachers in the literary school, and training on the farm and in domestic service. Sewerage, but not in absolute use. Two hose and three fire extin-

guishers; city fire department. No fixed system of oversight after leaving the Orphanage. We keep out of debt and have a good balance at the end of each year. Receipts, \$8,065.31; disbursements, \$7,636.

WALTER J. SMITH,

Superintendent.

#### METHODIST ORPHANAGE.

REV. JOHN N. COLE, Superinteudent.

RALEIGH.

This Orphauage is maintained and controlled by the North Carolina Conference of the Methodist Episcopal Church, South.

Number of children in charge, 49 boys, 75 girls; total, 124. Both sexes of indigent orphans are received, from 6 to 12 years of age; discharged at 18. Present capacity of the institution, 150. No serious stekness; present health good. A barn has been built and electric lights put in. A system of sewerage and a home for the superintendent are in course of construction. Literary course taught, and sewing, etc. Receipts and disbursements about \$12,000. No system of placing in homes.

REV. JOHN N. COLE,

Superintendent.

# THE CHRISTIAN ORPHANAGE.

REV. JAMES L. FOSTER, Superintendent.

ELON COLLEGE.

This institution has been erected and is controlled by the Sonthern Christian Convention. It was opened the beginning of the present year, and has now in charge 9 boys and 9 girls; total, 18. Both sexes and foreign-born admitted. The authorities must have full control of the children. Received from 5 to 14 years, and discharged at 18. Present capacity of the building, 45. No epidemic or serious sickness; health fine. No system of sewerage or special fire protection as yet. The school arrangements have not been systematized. Children are now taught in the building; they are beginners. We are well supported in the care of the children.

REV. James L. Foster,

Superintendent.

## FRIENDS' ORPHANAGE.

HIGH POINT.

The Orphanage here has been closed.

LIZZIE HENDRICKS.

# ODD FELLOWS' ORPHAN HOME.

# J. F. Brinson, Superintendent.

GOLDSBORO

This Orphanage is located at Goldsboro and is supported and controlled by the members of the Order. It only receives the orphans of the former members

POLICE AND CALL			
	Boys.	Girls.	Total.
Number of children remaining March			
31, 1906	40	47	87
Admitted during the year ending March			
31, 1907	14	7	21
Become self-supporting	4	6	10
Remaining March 1, 1907	50	48	98
Died		*	0
Whole number in charge during the			
vear			108

Children of both sexes are admitted between the ages of 6 and 16, and boys depart at 17 and girls at 18. The present capacity is 120. The institution has sewerage. No epidemic or serious accident; general health good. Protection against fire. Some improvements have been made. Printing, farming and housekeeping are taught. Children attend the Goldsboro Graded School. Five are at high schools. Receipts, in round numbers, \$14,000; disbursements, \$0,000.

We think we have the best, the happiest orphanage in the State.

J. F. Brinson,

Superintendent.

#### SACRED HEART ORPHANAGE.

Dr. Dry	r I ro	III	Suporintendent	1	Deragoam

The Roman Catholic Orphanage for girls is located at Belmont, Gaston County. It is under the control of St. Mary's Catholic Church, with Mother Mary Teresa as directress.

Number remaining October 31, 1906 2	3
Admitted during the year ending October 31, 1907	2
Placed in families	1
Died	1
Remaining October 31, 1907 2	4

It is open to Catholic girls, and there is no age limit as to admission and departure. Capacity, 40. The institution has sewerage; no special fire protection. No accident or epidemic during the year. There are industrial as well as literary courses. The amount of receipts and disbursements for the fiscal year was \$363.25. The Sisters of Mercy supply deficiencies from personal funds.

MOTHER MARY TERESA, Directress.

## NORTH CAROLINA CHILDREN'S HOME SOCIETY.

W.	В.	STREETER,	State	Superintendent.	GREEN SEORO.
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This Society receives children of both sexes under 15 years of age, and places them in families. It is supported by private benevolence.

Number of children on hand May, 1906 11
Received during the year ending May 31, 1907 65
For replacement
Placed in family homes
Adopted 1
Died 3
Become self-supporting 1

We are fairly well supported in caring for the children. The Society has no home or orphanage for temporary care. There are two receiving homes, in Asheville and Raleigh, where children are boarded until placed.

Superintendent and four employees. Receipts, \$7,505.57; disbursements, \$7,450.72.

All children placed in homes since the organization of the Society are visited at least twice a year. Number of requests that we take children, 112; applications for children, 207; applications investigated, 182; visits to children, 286. W. B. STREETER,

Superintendent.

### ELHANAN TRAINING INSTITUTE.

MISS MATTIE PERRY, Superintendent.

MARION.

The Elhanan Training Institute was founded and is owned by Miss Mattie Perry, a follower of the "Holiness" faith. It was opened about eight years ago for the reception of children, also students, young men and women. Miss Perry, upon request, has made the following report of the institution:

No church or organization controls the institution. It is undenominational.

Table of the movement of population:

able of the movement of population.			
	Boys.	Girls.	Total.
Number of children remaining October			
31, 1906	37	58	95
Admitted during the year ending Octo-			
ber 31, 1907, about 40 or 50.			
Placed in families			0
Become self-supporting			6
Died			3
Whole number discharged			47
Remaining October 31, 1907			93

Children under 12 admitted. They are apprenticed. We take any who are homeless. Both sexes received. We have so far had only one foreign-born, a Mexican girl. The capacity of the institution is 200 to 250. No special fire protection. There is no sewerage; excreta thrown off away from the building. No special epidemic or serious accident. Some few have whooping-congh and one is recovering from pnenmonia. Industrial and literary courses are taught.

The teachers give their time. We trust God for support. We have not the exact amount of receipts and disbursements. All we receive is put into the needs of the institution. No system of obtaining homes after training, and no system of oversight after leaving the institution.

Remarks.—We, for lack of means and workers, are not able to keep a record as we should, but trust that the enclosed pamphlet will better enable you to know of the work. All our teachers work and teach without a salary.

MATTLE PERRY.

(The pamphlet states that expenses are about \$15,000 per year. It further states that "There have been few weeks during this time that we have failed to have one or more professions of salvation, sanctification or healing in the institution").

#### ORPHAN HOME AND SCHOOL.

IRA E. COWLING, Superintendent. Dewdrop, Madison Co.

This institution has been incorporated. The sect controlling it is the Church of Christ. We are just beginning the care of children; have not fully completed or furnished the Home yet. Two children in charge. Capacity of present building, 8. Health of children is good. Expect to give the children industrial and literary training, as our best judgment directs. We are not very well supported, but we have well cared for those in charge. Receipts, \$572.80; disbursements, \$630.

Superintendent.

#### NAZARETH ORPHANS' HOME.

J. M. L. Lyerly, Pres. Board of Managers. Crescent.

This Orphanage has been in operation for one year. It is under the control of the Reformed Church of the United States. Children admitted at the age of 4 and discharged at 18. Both sexes and foreign-born received. Now in charge, 5 boys and 7 girls; total, 12. Capacity, 25. The health of the children is good. It is situated in the country. No special fire protection or sewerage. The children are taught farmling. We are well supported in the care of the children.

J. M. L. Lyerly, President Board of Managers.

#### ALEXANDER HOME.

Mrs. C. M. Carson, President.

CHARLOTTE.

This is a private institution, controlled by a board of managers and supported by voluntary contributions. It was established in 1895 and was then designed as a home for foundlings, and an adjoining cottage for old women. During the twelve years of its existence it has cared for 350 children; some kept a short while, until their relatives were in position to care for them; some placed in good Christian homes; several older girls of promise put in boarding schools, and four others sent to the George Junior Republic.

The health record has been remarkable; very little sickness and not a single death among the children. During the year ending April 1, 1907, placed in the Home 50 children; homes secured for 20 of these; two girls sent to a boarding school; two to a reformatory; three convalescents from the hospital received, and other charitable work. The Jennie-Hazelline memorial scholarship established.

				\$146.58
			Mrs. C. M.	Carson,

Mrs. C. M. Carson,
President.

# CHARLOTTE DAY NURSERY.

CHARLOTTE.

This institution was opened in 1902. It is under a board of managers and is controlled by the churches and supported by voluntary contributions. The children of working mothers are cared for from 6 A. M. to 6 P. M., the small fee of 25 cents per week being charged the mother. Children from infants to 10 years of age are received and given a good, nutritious meal at midday. The Nursery is open all the year round and is in the mill section. A matron and one servant in charge. Average monthly expense, \$75. Value of the plant, about \$2,000.

### COLORED ORPHAN HOME OF WESTERN NORTH CAROLINA.

REV. J. PERRY, Superintendent.

WINSTON-SALEM.

The Colored Orphan Home of Western North Carolina is located near Winston-Salem. It is under the control of trustees appointed by the churches.

	Boys.	Girls.	Total.
Number of children remaining October			
31, 1906	4	3	7
Admitted during the year ending Octo-			
ber 31, 1907			
Remaining October 31, 1907	11	4	15

Children who are orphans, both sexes, are received. Capacity of the institution, 20. The orphanage is not quite two years old. It has neither fire protection nor sewerage; excreta removed in carts. No accident during the year; general health good. No system for obtaining homes or oversight of children after leaving the institution. Boys are taught farming; the girls housekeeping and cooking, sewing, laundering. They are well fed, not so well clothed, and poor arrangements as yet for school. Children are received from infancy to 12 years of age; discharged from 10 upward. Total amount raised since the orphanage was opened, \$1,305.08, of which \$565.29 was sent in as contributions. Since it was opened, August, 1906, we have sheltered 17 children. Died, 1; returned to relatives, 2; ran away, 1. Indebtedness, \$2,500.

Superintendent.

# SOUTHERN ORPHANAGE AND INDUSTRIAL TRAINING SCHOOL FOR COLORED YOUTH.

W. H. Quick, Superintendent.

SANFORD.

This institution has been chartered. W. H. Quick, Superintendent. It is nonsectarian; has been in operation about eighteen months. Placed in families, 21 children; become self-supporting, 2; discharged, 2. Children will be received from 5 to 12 years. Both sexes admitted. We do not own the house used, but are renting hall for teaching, and giving our residence, etc., for sleeping. We are trying to build a dormitory. Received April 22, 1905, to the present time, \$80; disbursed during same time, \$290.

Superintendent.

#### CRITTENTON HOME.

MISS ELIZABETH A. NIEMANN, R. N., Supt.

CHARLOTTE.

This rescue home was opened June 27, 1905, at 513 North McDowell Street, Charlotte. It is under the management of a board composed of members from each Protestant Church. Girls who have left the right path and truly want to return to it received. No slum cases are taken.

	Women.	Children.
Number in charge October 31, 1906	. 7	5
Number admitted during the year ending Oct	0-	
ber 31, 1907	. 17	5
Died		1
Discharged	. 2	
Eloped	3	
Leading reformed lives and become self-support	t-	
ing	. 12	

Two of these are married. Mothers retain supervision of their children. There is a system of oversight after they leave the institution. The institution has good fire protection, water supply and sewerage. It is supported by the churches and private charity. The plant is valued at 80,000. Expenses for one month, \$150.

ELIZABETH A. NIEMANN, R. N.

### LINDLEY TRAINING SCHOOL.

#### ISABELLA R. WHALLON, Matron.

ASHEVILLE.

This institution is a rescne home for girls. It was opened about twelve years ago, is interdenominational and is supported by voluntary contributions. It is five miles from the city. The buildings cost about \$8,000 and the land (28 acres) \$2,000. A farmer and his family occupy a cottage on the place and cultivate the farm and do the outside work. A matron and assistant have control of the institution. When it is possible the girl seeking admission pays something for board—from \$5 to \$10 or more per month. In addition, they must assist in the cooking, cleaning, washing, etc. Every girl received must make voluntary application and agree to obey the rules. We prefer that girls should remain two years to become well established. When they have no friends to care for them we place them in service in good homes. We sometimes find homes for the children, but as a rule we find it best not to part a child from its mother.

The current expenses amount to \$2,000 per annum, aside from the products of the farm, which are considerable. We keep a horse and two cows. No special fire protection and no sewerage. Water from good well.

	Girls.	Children.
Number in charge at end of fiscal year, May 1		
1906	13	14
Admitted during year to May 1, 1907	13	5
Infants born in the home		6
	_	_
	26	25
Sent to school		1
Returned home		6
Children gone with mothers		10
Placed in service		5
Ran away		1
Doubtful as to whereabouts		1
Married		2
Infants died		3
Number of girls remaining May 1, 1907		11
Number of children remaining May 1, 1907		

Of the whole number received since the opening of the institution (200), one-half have been reclaimed.

Mrs. M. E. Hilliard,

Acting President,

### REST COTTAGE.

### MISS WINIFRED COX, Matron.

GREENSBORO.

This Cottage is a rescue home and is under the control of the Apostolic Holiness Church of Greensboro. It is managed by a board of trustees. Friendless girls and their children are received.

The work was begun in 1903, in a rented building. In 1906 the present home, a 16-room house, was opened.

		V	Vomen.	Children.
Number in charge October 31, 1906			5	3
Number admitted during the year			30	15
Died			2	

The greater number have become self-supporting and are leading good lives. A partial oversight is kept of immates leaving the Cottage. No special fire protection. Well water. No sewerage. Supported by contributions. The plant is valued at \$3,300.

WINIFRED COX,

Matron.

### FAITH COTTAGE AND ELIADA ORPHANAGE.

LUCIUS B. COMPTON, Superintendent.

ASHEVILLE.

Faith Cottage is a resene home, located at 53 Atkinson Street, Asheville. Under the same management is Eliada Orphanage, for homeless and destitute children, and especially children rescued from the slums. Faith Cottage is a two-story building of seventeen rooms, situated on a beautiful little hill, surrounded by two acres of land. The Orphanage is a three-story building, with twenty-four rooms; nine acres. The two plants are valued at \$10,000. The home was opened June 2, 1903; the Orphanage, June, 1906. It is not controlled by any church or organization. It is supported by freewill offerings, a faith work. Condition for admission is a willingness to forsake former life. Discharged when fit to take position or return to friends, or when unwilling to comply with rules.

	Women.	Children.	Total.
Number in charge October 31, 1906	8	5	13
Number admitted during the year	18	12	30
Died	-1	1	2
Placed in homes	4	2	6
Discharged	14	4	18

The rescue home is insured; the Orphanage building is not.

ROSE FAIRLEE,

Secretary.

# ORPHANAGES AND CHILD-CARING INSTITUTIONS.

Name.	Location.	Number Present November 1, 1907.	Whole Number During Year 1907.
Presbyterian Orphans' Home	Barium Springs (Iredell Co.)	144	160
Thompson Orphanage and Training	Charlotte	69	88
Baptist Orphanage	Thomasville	343	373
Christian Orphanage	Elon College	18	18
Methodist Orphanage	Raleigh	124	124
Odd Fellows' Orphan Home	Goldsboro	98	108
Roman Catholic Orphanage for Boys	Raleigh		4
Sacred Heart Orphanage	Belmont (Gaston Co.)	24	26
Friends' Orphanage	High Point	Discontin	ued.
Oxford Orphanage for Whites	Oxford	317	373
Elhanan Institute	Marion	93	140
North Carolina Children's Home Society	Greensboro	76	102
Lindley Training School	Asheville	11	25
Eliada Orphanage	Asheville	10	17
Rest Cottage	Greensboro	15	18
Buncombe County Children's Home	Asheville	20	20
Crittenton Home	Charlotte	9	10
Orphan Home and School	Dewdrop (Madison Co.)	2	2
Alexander Home	Charlotte	50	
Nazareth Orphans' Home	Crescent	12	12
ORPHANAGES FOR THE COLORED.			
Oxford Orphanage for the Colored	Oxford	124	105
Colored Orphan Home of Western Car- olina	Winston-Salem	15	15
Southern Orphanage and Industrial Training School	Sanford		21
Buncombe County Children's Home		16	
Total		1,531	1,757

#### ASSOCIATED CHARITIES.

Dry D C	Comparation	Superintendent	

RALEIGH.

The following is a report of the Associated Charities for its fiscal year—subscriptions received during the year, \$2,210.45; disbursements, \$2,015.03; balance in bank, \$711.28;

Times help has been extended	1.598
Times applicants have been refused	
Number of visits	1,212
Fnnerals	7
Persons sent to their homes	30
Employment found for	67
Baskets of food distributed on Thanksgiving Day	342
Homes found for helpless children	14
Second-hand clothing given out from the office	1,050

A sewing room is run in connection with the Charities to teach unskilled women.

There is a governing board of twelve influential men, and a general committee of twenty-eight ladies, representing the various churches and directly working among the poor and unfortunate.

The superintendent and his assistant have an office, which is open from 9 to 12 daily to receive applications for aid.

Street begging has been almost eliminated.

R. S. Stephenson, Superintendent.

### ASSOCIATED CHARITIES.

MISS ANNIE GROGAN, Secretary.

WINSTON-SALEM.

This organization is to uplift and assist the poor of the city. Mrs. J. K. Norfleet, President.

Receipts for the year, \$1,136.14; disbursements, \$1,443.60. There was a balance of \$400 from the previous year. We have a small sum set aside for the employment of a nurse when needed. Street begging has decreased. No constructive work, such as sewing school or classes, yet introduced.

Annie Grogan,

Secretary.

#### ASSOCIATED CHARITIES.

MISS CARRIE L. PRICE, Secretary.

WILMINGTON.

This organization was effected in October, 1893. Number of families aided during the year, 127. Receipts, \$2,445.62, and expenditures,

\$2,356.55. There is a district nurse, but not supported by the organization. The churches give outings to the poor during the hot weather. There is no special constructive work in connection with the association. Street begging has been almost abolished. We are fairly well supported. The public is informed through the newspapers of the progress of the work.

CARRIE L. PRICE,

Secretary.

### ASSOCIATED CHARITIES.

### H. E. LANCE, Secretary.

DURHAM.

The Associated Charities office was established in October, 1903. For this year the churches pledge \$395, and the city \$300 per annum. Applications for aid are made at the office. We visit the poor, encourage them to send their children to school, etc. The city has forbidden street begging. Not very well supported as yet. The public luformed of the progress of the work through the papers.

H. E. Lance, Secretary.

#### ASSOCIATED CHARITIES.

D. E. Bowers, Superintendent.

High Point. -

The association was organized in December, 1903. The pastor and one member of his congregation from each church constitute the board of directors. There are ward superintendents, who report cases to the general superintendent, and all orders are given by him. No money is given. The work is supported by popular subscription, secured at a union meeting of all the churches. At this general meeting we have a sermon suitable to the occasion.

Helped during the year, 138 individuals, 37 families. No record kept of those refused assistance. Receipts for the year, \$350; expenditures, \$200. No outings and no special means for constructive work. Street begging has been decreased. Reports of the work are made to the public at the annual meeting, and then published in the papers.

D. E. Bowers,

Superintendent.

#### LADIES' BENEVOLENT SOCIETY.

Mrs. S. Weil, President.

Goldsboro.

The Benevolent Society is more than twenty years old. It is non-sectarian and tries to give adequate relief after investigation. There are relief and visiting committees. A ward was furnished in the hospital as a memorial to Miss Mary Carrow, the founder of this society.

Assistance is given a day narsery in the mill section. The home environments are being improved. There are regular members, who pay fees, and the general public generously gives subscriptions. It has almost stopped street begging. Number of families aided during the year, 51. Receipts, \$750; expenditures, \$488.21. We try to meet the more argent needs and to teach the poor to help themselves. Mothers' meetings once a month. The progress of the work is shown by the annual published report of the Society and through the newspapers.

Mrs. S. Well,

President.

#### THE CATHERINE KENNEDY HOME.

WILMINGTON.

The Benevolent Society, which was chartered over fifty years ago, has established this Home for old ladies who are nnable to make a living and who have had advantages in times past. An annex has recently been added to the building, and we now have twenty rooms. Four of these are rented, to help with expenses. It is maintained by interest on investments mainly; \$100 is charged for admission fee. It is insured. Has good sewerage and water supply. Number in charge, 9, and another will soon be admitted. Average annual expenses, about \$1,100. It is undenominational.

Mrs. Roger Moore,

President L. B. Society.

#### ST. LUKE'S HOME.

Mrs. B. F. Dixon, Leader.

RALEIGH.

St. Luke's Home for old ladies was established in 1895 by St. Luke's Circle of King's Danghters. It is maintained by the efforts of the Circle and assistance of friends. It is a comfortable refinge for old ladies who have been reduced in circumstances. No fees for admission.

Number in the Home on October 31, 1906	
Admitted during the year ending October 31, 1907 3	3
Died 4	t
Discharged 1	
Number remaining October 31, 1907	

City fire department. Good sewerage and water supply. Average annual expenditure, \$1,200.

Mrs. B. F. Dixon,
Leader St. Luke's Circle.

### THE SALEM HOME.

Mrs. M. E. Vogler, President.

WINSTON-SALEM.

This institution was founded in 1887. It is located on South Main Street, Salem, and is a comfortable home for old ladies.

Admitted to October 31, 1907 5	,
Died 1	
Discharged (to other homes) 5	
Remaining October 31, 1907 7	

Expenditures and receipts, between six and seven hundred dollars. Much help in gifts of food and clothing. Modern plumbing has been added during the year. No condition for admission; any needy womau or child who has no one to help her.

Mrs. M. E. Vogler,

President.

# HOSPITALS.

### JAMES WALKER MEMORIAL HOSPITAL.

Dr. Robert B. Slocum, Superintendent. Wilmington.

This hospital was established in 1902 and is under control of a board of managers. It does not admit chronic, incurable or contagious diseases.

Number of patients remaining October 31, 1906	35
Admitted during the year ending October 31, 1907 8	79
Whole number treated 9	14
Died	96
Discharged 7	69
Remaining October 31, 1907	49

Percentage of mortality upon whole number treated, 10. Available beds, 90. Nurses, 19. Schedule of charges for pay patients, \$7 to \$25 per week. Charity patients, 690. Two city hydrants on the place. There is a small endowment fund. One floor of the main building was remodeled. X-ray outfit and fire escapes added during the year. The hospital receives \$400 from the city and \$600 from the county each month for charity patients. Receipts for the year, \$27,685.46; disbursements, \$25,885.46. No insane or inebriates treated.

Superintendent.

#### ASHEVILLE MISSION HOSPITAL.

MISS CAROLINE MARQUES, Superintendent. ASHEVILLE.

This hospital was organized in 1885. It is located on Charlotte and Woodfin streets. It is under a board of twelve managers.

	Males.	Females.	Total.
Number of patients remaining Octobe	r		
31, 1906			37
Admitted during the year ending Octo	-		
ber 31, 1907	. 262	261	523
Whole number treated			560
Died	. 21	22	43
Discharged			480
Remaining October 31, 1907			21

Availahle beds, 60. Nurses, 15. Charity patients, 318. Schedule of charges, \$10 to \$25 per week for private room; private wards, \$7 per week; patients outside of county, \$5 per week in general ward. No insane or inebriates_treated. County pays \$45 per month and

city \$50. Conditions—no free patient received from outside of county. The nurses' home has been completed since the last report. Receipts, \$9.877.51; expenditures, \$9.491.90. No endowment fund.

CAROLINE MARQUES, Superintendent,

#### CLARENCE BARKER MEMORIAL HOSPITAL.

Miss Mary Trise, Superintendent,

BILTMORE.

This is a memorial hospital and is under the charge of the rector of All Sonis' Church and the vestry, with such other persons as they may associate with them. It has a \$20,000 endowment; nothing from public funds.

Number of patients remaining October 31, 1906 1	2
Admitted during the year ending October 31, 1907 17	
Whole number treated	8
Died	6
Discharged 16	9
Remaining October 31, 1907	6

Available beds, 20. Nnrses, 6. Charity patients during the year, 82. Schedule of charges—88 in the wards; \$10, \$15, \$25 for private rooms. There are plugs with hose attachments in the halls for protection against fire. Amount of expenditures and receipts, \$10,108.94. No insane or inebriates treated.

REV. RODNEY R. SWOPE, D. D.

#### MERCY GENERAL HOSPITAL.

SISTER M. DOLORES, Superintendent.

CHARLOTTE.

This hospital is under the control of Rev. Father Joseph, O. S. B. No public funds appropriated for its support.

Number of patients remaining October 31, 1906	12
Admitted during the year ending October 31, 1907 1	91
Whole number treated 2	.03
Died	14
Discharged 1	77
Remaining October 31, 1907	12

Available beds, 22. Number of nurses, 7. Charity patients treated during the year, 24. Schedule of charges—for wards, 87 per week; private rooms, \$10 to \$20. No insane or inebriates treated. Fire hose on both floors and fire escapes on the outside. Some alterations and improvements during the year. No endowment.

Sister M. Dolores, Superintendent.

#### S. R. FOWLE MEMORIAL HOSPITAL.

MISS MARJORIE MEREDITH, Superintendent. WASHINGTON.

This hospital was established in 1904. It is under the management of the Directors of the Memorial Hospital Association. For the past two months the city has contributed \$50 per month for the charity ward.

Number of patients remaining October 31, 1906 8
Admitted during the year ending October 31, 1907 107
Whole number treated
Died 4
Discharged 111
Remaining October 21 1907

Available beds, 25. Nurses, 6. Charity patients, 15. Schedule of charges, from \$10 to \$15 per week. No special fire protection; city fire department. No Insane or Inebriates treated. No endowment fund. No changes during the year.

MARJORIE MEREDITH,

Superintendent.

### PITTMAN HOSPITAL.

MISS M. T. SHACKELFORD, Superintendent, TARBORO.

This hospital is under the management of a board of directors. The county appropriates \$1,000 per annum. Available beds, 25. Nurses, 6 to 10. Schedule of charges, \$7 to \$25 per week. Some improvements and alterations during the year. Has some endowment.

M. T. Shackelford, Superintendent,

### PRESBYTERIAN HOSPITAL.

Miss A. M. Insch, Superintendent.	CHARLO	OTTE.
Number of patients remaining October 31, 1906		31
Admitted during the year ending October 31, 1	907	726
Whole number treated		753
Died		39
Discharged		656
Remaining October 31, 1907		31

Available beds, 44. Nurses, 20. Charity patients during the year, 146. Schedule of charges, \$10, \$12, \$15 per week. Fire escapes, Receipts, \$17,428.23; expenditnres, \$17,131.67. No insane or inebriates treated. No changes during the year. No endowment fund.

Miss A. M. Insch, Superintendent.

#### ST. LEO'S HOSPITAL.

SISTERS OF CHARITY.

GREENSBORO.

This is a beautiful bullding, modern and up to date in all its equipment. It is the largest in the State and cost \$125,000. It was opened for patients in 1906.

	Men.	Women.	Total.
Number of patients remaining October			
31, 1906	10	20	30
Admitted during the year ending Octo-			
ber 31, 1907	174	390	564
Whole number treated			592
Died			39
Remaining October 31, 1907			38

Available beds, 75. Nurses, 18. Charity patients, 40. Schedule of charges, \$1 to \$3.50 per day. It is a fireproof building, with sixty feet of hose on each floor. No changes during the year. The institution has no endowment fund.

### WATTS HOSPITAL.

MISS MARY L. WYCHE, Superintendent.

DURHAM.

This hospital was a gift to Dnrham by Mr. George Watts. It has an endowment fund. The city appropriates to it \$200 per month.

Number of patients remaining October 31, 1906	21
Received during the year ending October 31, 1907	430
Discharged	396
Died	19
Remaining October 31, 1907	15

Available beds, 30. Nnrses, 12. Charity patients treated, 154. Schedule of charges, \$6 to \$18 per week. All the rooms are on the ground floor. No insane or inebriates treated. Receipts, \$10,589.05; disbursements, \$9,638.81. MARY L. WYCHE,

Superintendent.

### REX HOSPITAL.

MISS ELINOR S. PHILLIPS, Superintendent.

Raleigh.

This hospital is nuder a board of trustees appointed through provisions of the will of John Rex, who left a sum for its establishment. This money became of little value through the changes caused by the late war, but increased sufficiently, after a number of years, to establish the present hospital. The city gives \$2,000 per annum for the care of the poor.

Number of patients remaining February 28, 1907	15
Admitted to November 1	358
Died	31
Remaining October 31, 1907	17

Nurses, 8. Charity patients during the year, 122. Schedule of charges—for pay patients, 87 per week in the ward and \$15 per week for private room. No special protection against fire, except city department. Amount of receipts, \$7,517.87, and expenditures, \$6,935. No inebriates or insane treated. No additions or alterations. Some endowment given by John Rex. We need a new hospital building and furnishings.

ELINOR Š. PHILLIPS,

Superintendent.

#### ST. PETER'S HOSPITAL.

Miss S. F. Cowling, Superintendent. Charle	TTE.
It is under the control of a board of lady managers.	
Number of patients remaining October 31, 1906	23
Admitted during the year ending October 31, 1907	517
Whole number treated	540
Died	17
Disabagged	401

Remaining October 31, 1907.....

There are 10 free beds and 30 pay beds; 18 nurses. Charity patients, 115. Schedule of charges, from \$7 to \$25 a week. City fire department for protection against fire. Disbursements and receipts, \$12,500. Insane and inebriates not treated, except temporary care. A \$15,000 addition to the hospital was opened in March—three stories and twenty rooms. There is no endowment.

Mrs. John Wilkes, President.

#### THE THERMAL BELT SANITARIUM.

Dr. W. R. Engel, Physician in Charge. Tryon

This is a private hospital for the treatment of medical and snrgical tubercular diseases. In addition, we have one brilding reserved for the treatment of surgical cases of other nature than tubercular. The institution has been open since the middle of March last, and receipts and expenditures up to date have been about the same. However, we have added a number of instruments necessary for the success of the work. There is no place about here where we can take colored people for operation, and there is much need for such a place. And there are many poor people who need treatment and are unable to pay for it. While it is our wish to do all we can for them, we are not able to take care of and treat them in our institution free of

charge. An endowed ward for the treatment of the poor is one of the needs of the hospital.

This institution is owned by private individuals. No insane or inebriates treated. Since March 1st the movement of population has been as follows:

Whole number treated	26
Died	- 8
Discharged	16
Remaining October 31, 1907	7

Available beds, 20. Two or three trained nnrses, as demands require. Charges, \$25 to \$35 per week. One charity patient. Waterworks as protection against fire. E. McQueen Salley, M. D., President.

WILSON SANATORIUM.

MISS CLEONE HOBBS, Superintendent. WILSON.

This hospital is a private enterprise, controlled by Drs. C. E. Moore and E. T. Dickenson.

The following is the table of movement of population for the fiscal year:

Number of patients remaining October 31, 1906	12
Admitted during the year ending October 31, 1907	420
Whole number treated	432
Died	9
Discharged	423
Remaining October 31, 1907	10

Percentage of mortality upon whole number treated, 2 per cent. Available beds, 25. Nurses, 12. Schedule of charges, \$2 and \$3 per day. For protection against fire, two-inch hose on every floor, and extinguishers. No changes or additions to the plant. No inebriates or insane treated. No charity patients. The hospital needs an endowment of ten beds for charity patients.

DRS. C. E. MOORE and E. T. DICKENSON.

#### ST. LUKE'S HOSPITAL.

MISS FANNIE D. SMITH, Superintendent. FAYETTEVILLE.

This institution is a private hospital, under control of Dr. J. H. Marsh.

Number of patients remaining	g October 31, 1906	14
Admitted during the year end	ing October 31, 1907	220

Whole number treated	234
Died	6
Discharged	216
Remaining October 31 1907	19

Available beds, 20. Nurses, 7. Schedule of charges for rooms, \$12.50 to \$18 per week. There are hydrants and hose, also city fire department, as protection against fire.

J. H. Marsh, M. D.

### RUTHERFORD HOSPITAL

 Drs. Norris and Biggs.
 Rutherfordon.

 This is a private hospital, opened October 9, 1906.
 143

 Admitted during the year ending October 31, 1907.
 168

 Out patients
 373

 Died
 11

 Discharged
 143

 Remaining October 31, 1907.
 14

Available beds, 30. Nurses, 4. Charity patients, 12 or 15. Charges for pay patients, \$10 to \$20 per week. No insane or inepriates treated. A nurses' home has been added during the year.

HENRY NORRIS, M. D.

# INSTITUTIONS EXCLUSIVELY FOR THE COLORED.

### ST. AGNES' HOSPITAL AND TRAINING SCHOOL FOR NURSES.

Mrs. A. B. Hunter, Superintendent.

RALEIGH.

St. Agnes' Hospital and Training School was organized in October, 1896. Mrs. A. B. Hunter, Superintendent; Dr. H. A. Royster, Surgeon in Charge; Dr. Catharine P. Hayden, Resident Physician. This institution is maintained in connection with St. Augustine's School for the Colored Race, under the charge of the Protestant Episcopal Church and controlled by a board of trustees. It receives no aid from county or city, though doing much charity work among the colored population of the town.

Number of patients remaining October 31, 1906	16
Admitted during the year ending October 31, 1907 1'	72
Born	12
Died	17
Discharged 1	62
Remaining October 31, 1907	21

Number of available beds, 23. Number of nurses, 9; probationers, 8. Schedule of charges, 83 a week in the wards, 85 for private room. There are a large water tank and hose on the school grounds as protection against fire. No insane or inchriates treated. There is no endowment fund. A new stone building is being erected at a cost of over \$15,000. This will have all modern equipment. We greatly need the interest and practical help of the citizens of Raleigh and the State. We take a number of patients from both. We need cash for the new building, and also gifts in kind to assist in defraying current expenses, which are heavy.

Mrs. A. B. Hunter,

Superintendent.

#### LEONARD MEDICAL SCHOOL HOSPITAL, SHAW UNIVERSITY.

M. D. Bowen, Superintendent.

RALEIGH.

This institution was erected in 1885. It is open only during the session of the school, from October to April 15th.

	Men.	Women.	Total.
Admitted during the hospital year	61	31	92
Died	- 6	5	11
Discharged	55	30	85

Available beds, 23. One head nurse; two attendants. Schedule of charges, \$1.50 per week. Practically all charity patients, as they are

rarely able to pay. Receipts, \$133; disbursements, \$4,365. No insane or inebriates treated. City fire department, and water on each floor, finrish protection. It has no endowment. The convalescent wards for surgical cases are in the Leonard medical building, on Wilmington Street. In these wards three additional rooms have been fitted up during the year—one for the eye patients, one for women and one for the nurses' sleeping room. The walls have been tinted a light gray. Through the kindness of friends, the reception room of the hospital has been papered, painted and refurnished, making a very attractive room.

DR. CHARLES F. MESERVE,

President of Shaw University.

### GRAHAM HOSPITAL.

This hospital, for the care of the colored sick, has been discontinued since the erection of St. Leo's Hospital by the Roman Catholics. A fine ward has been set apart for the use of my race in the latter.

REV. S. S. SEVIER.

#### SLATER HOSPITAL.

A. J. Brown, Superintendent.

WINSTON-SALEM.

This institution is for the care of the colored sick. The cities of Winston and Salem give, respectively, \$200 and \$50.

	Men.	Women.	Total.
Number in charge October 31, 1906	5	10	15
Admitted during the year	22	15	37
Died			3
Discharged			49
Remaining October 31, 1907	1	2	3

Available beds, 24. Nurses, 5. Charity patients during the year, 19. Schedule of charges, \$3 in the general ward, \$4 in private ward. Protection against fire, small garden hose, city fire departments. Receipts, \$778.11; expenditures, \$998.15. No insane or inebriates treated. No changes or improvements. We need bed clothing and a nurse.

A. J. Brown,

Superintendent.

### PICKFORD SANITARIUM.

Dr. L. A. Scruggs, Superintendent.

SOUTHERN PINES.

This is a sanitarium for colored consumptives and is open from November to May. It is maintained by contributions chiefly.

Remaining October 31, 1906	8
Admitted during the year	9
Died	1
Discharged	16

Available beds, 24. One nurse. Charity patients, 12. Charges, \$15 per month. No special means of protection against fire. Amount of receipts and expenditures, \$350.

L. A. Scruggs, M. D.,

Superint endent.

(This institution was organized and chartered in May, 1896, prominent gentlemen giving it their endorsement and acting on the board of directors. It is probably the only institution exclusively for the care of the tuberculous negro in the country. It deserves the encouragement and the assistance of our philanthropists).

#### LINCOLN HOSPITAL

### C. H. SHEPARD, M. D., Superintendent,

DUBHAM.

This hospital is for the colored race and is managed by a board of trustees. It receives \$125 per month from the city. The trustees make a monthly report to the city of expenditures.

	Men.	Women.	Total.
Number remaining October 31, 1906	8	10	18
Admitted during the year			160
Whole number treated			171
Died			S
Discharged			151
Remaining October 31, 1907			18

Available beds, 21. Nurses, 7. Charity patients, 80. Special fire protection; city fire department. Receipts, \$2,000; expenditures, \$2,400. No insane or inebriates treated. An additional ward room is needed.

C. H. Sheffard, M. D.,

Superintendent.

#### GOOD SAMARITAN HOSPITAL.

Mrs. Ann Buchanan, Matron.

CHARLOTTE.

The hospital is under the management of a board of managers appointed by the Bishop of the Episcopal Church of North Carolina Diocese. No funds from the city. City, county, railroads, etc., pay \$1 per day for employees sent to the hospital. Other negroes pay what they can.

Number of patients remaining October 31, 1906	3
Number admitted during the fiscal year	202
Whole number treated	205
Died	22
Remaining October 31, 1907	8

Available beds, 14. Nnrses, 3. More than half of the total number were charity patients. City fire department protects against fire. Expenditures and receipts, about \$2,400 per year. No insane or inebriates treated. No changes during the year. No endowment. It needs an endowment—some gifts which will insure its permanent existence.

Mrs. John Wilkes.

President Board of Managers.

#### PRIVATE HOSPITALS.

Name.	Location.	Whole Number Treated During the Year.	Charity Patients.
James Walker Memorial	Wilmington	914	690
Asheville Mission Hospital	Asheville	560	318
Clarence Barker Memorial	Biltmore	188	82
Mercy General Hospital	Charlotte	203	24
S. R. Fowle Memorial	Washington	115	15
Pittman Sanatorium	Tarboro		
The Presbyterian	Charlotte	755	146
St. Leo's	Greensboro	592	40
Watts Hospital	Durham	451	154
Rex Hospital	Raleigh	373	122
St Peter's	Charlotte	540	115
Thermal Belt	Tryon	26	1
Wilson Sanatorium	Wilson	432	
St. Luke's	Fayetteville	234	
Rutherford Hospital	Rutherfordton	168	15
FOR THE COLORED EXCLUSIVELY.			
St. Agnes'	Raleigh	188	Many.
Leonard Medical School, Shaw University	Raleigh	92	Nearly all.
Slater	Winston-Salem	52	19
Pickford Sanitarium	Southern Pines	117	12
Lincoln	Durham	171	80
Good Samaritan	Charlotte	205	More than half.
Total		6, 374	1,833

# COUNTY BOARDS OF VISITORS-1907.

Alamance	J. A. Turrentine	Burlington.
	Rev. J. W. Holt	
	P. H. Fleming	
Alexander	R. F. Cobb	Taylorsville.
	. F. N. Roupe	
	Dr. J. H. Bennett	
Ashe	G. W. Perkins	Orion.
	R. L. Shoaf	Warrensville.
Beaufort	S. T. Nicholson	Washington.
	Dr. J. M. Gallagher	Washington.
Bertie	J. H. Matthews	Windsor.
Bladen	J. S. Williamson	Elizabethtown
Brunswick	George F. Drew	Southport.
	Dr., J. Arthur Dosher	
	Dr. L. M. Stevens	
Burke	Robert T. Claywell	Morganton.
	I. T. Avery	
Cabarrus	G. Ed. Kestler	Concord.
	J. M. Hendrix	
Caldwell	J. L. Nelson	
	J. R. Wilson	
Camden	.T. B. Boushall	
	George H. Riggs	
Caswell	S. A. Malloy, M. D	
	B. F. Graves	
	Rev. S. B. Wilson	
	George Daily	
Catawba	Dr. M. McD. Yount	
	J. H. McLelland	
C17	Rev. M. A. Abernethy	
Chatham	George Pilkington	
	A. P. Terry	
(1)	W. O. Farrell	
	T. C. McDonald	
Chowan	W. B. Shepard	
	Benjamin L. Evans	
Clar	Rev. Robert B. Drane	
	Prof. L. F. Shuford	
Cleveland	Rev. George D. Herman	
	W. W. Washburn	Depew.

Charge	Harold Whitehurst	Your Down
Craven		
Complement and	S. M. Brinson	
Cumberiana	M. T. Crawford	
	Dr. J. A. MacKethan	
	Rev. Isaac M. Hughes	
	E. R. Johnson	
	Charles L. Mann	
	James Smith	
	F. M. Allen	
Dnplin	A. P. Farrior	
	J. A. Powell	
	D. L. Carlton	
Edgecombe	M. J. Battle	
	James R. Gaskill	
	E. L. Daughtridge	The state of the s
Forsyth	Rev. Edward S. Crosland	
	W. P. Hill	
	H. W. Foltz	
	E. A. Ebert	
Franklin	M. S. Davis	
	Frank B. McKinne	
Gaston	Prof. J. P. Reid	Gastonia.
	W. C. Thompson	Stanley.
	Professor George	
Gates	Martin Kellogg	Gatesville.
Graham	W. M. Taylor	Robbinsville.
	W. H. Garrison	Yellow Creek.
Granville	J. S. Hall	Oxford.
Greene	Swift Galloway	Snow Hill.
	James T. Sugg	Snow Hill.
	L. V. Morrill	
Guilford	Rev. Melton Clark	Greensboro.
	A. M. Scales	Greensboro.
Halifax	Sterling M. Gary	Halifax.
Harnett	W. A. Stewart	Dunn.
	Rev. C. F. Sherill	
Henderson	Dr. J. G. Waldrop	Hendersonville.
	Rev. G. S. Jones	Hendersonville.
	Thomas J. Rickman	
Hertford	Dr. J. Rainey Parker	Union.
	Thomas D. Boone	Winton.
Hyde	S. S. Mann	Swan Quarter.
	Greely Brnin	Swan Quarter.
Iredell	Dr. L. Harrill	Statesville.
Jackson	Thomas A. Cox	Cullowhee.
	Robert L. Madison	Painter.

Johnston	.Dr. Thel Hooks	Smithfield.
	Rev. J. H. Shore	Smithfield.
	J. D. Spiers	. Smithfield.
Lenoir	. R. L. Wooten	Kinston.
Lincoln	. Rev. R. Z. Johnston	. Lincolnton.
	Rev. D. T. Johnson	. Lincolnton.
Macon	.Rev. J. A. Deal	Franklin.
	Dr. Higgins	. Franklin.
	R. F. Jarrett	. Franklin.
Madison	.M. A. Chandley	Marshall.
	Jesse Wallin, M. D	Marshall.
	Levi Hamlin	Briggsville.
Martin	. Wilson G. Lamb	Williamston.
	Dr. William E. Warren	. Williamston.
McDowell	. W. F. Craig	Marion.
	B. L. Ashworth	Marion.
	J. M. Honck	Marion.
Mecklenburg	.John McDowell	Charlotte.
	F. S. Neal	Charlotte.
	Rev. Francis M. Osborne	Charlotte.
Mitchell	J. C. Bowman	Bakersville.
	.R. T. Poole	
	A. F. Thompson	
	Rev. H. K. Horner	
Moore	.Gilbert McLeod	Carthage.
	John Campbell	
	George Humber	
Nash	.Dr. James P. Battle	Nashville.
	W. H. Proctor	
	J. B. Boddie	
New Hanover.	.A. G. Hankins	
	J. T. Kerr	
	R. M. Wescott	
Northampton	.J. S. Grant	
	.G. H. Simmons	
	. Dr. C. D. Jones.	
	A. L. Holden	
Pamlico	Z. V. Rawls	Pamlico.
	W. T. Caho	
Pasquotank	.J. C. Commander	
	John F. Vines	
Pender	.W. M. Hand	
	.Dr. T. P. McMullen	
	B. S. Lassiter	

Person	Prof. N. C. Newbold	Royboro
	C. H. Hunter	
	W. T. Bradsher	
Pitt	H. Harding	
	T. C. Croker	
	John T. Brittain	
realidorph	W. N. Elder	
	Dr. W. J. Moore	
Dohozon	W. A. Smith	
nobeson		
70	John T. Biggs	
Rockingham	Ira R. Humphries	
	William Cummings	
Rowan	Dr. F. J. Murdoch	
	H. D. Trantham	
	James D. Heilig	
Rutherford	Dr. T. B. Twitty	
	Dr. W. A. Thompson	
	Dr. E. B. Harris	Rutherfordton.
Sampson	F. B. Johnson	Clinton.
	Rev. T. M. Lee	Clinton.
Scotland	L. P. Gibson	Elmore.
	D. D. Gibson	Gibson.
	A. F. Patterson	Old Hundred, R. F. 1
Stanly	S. H. Milton	Albemarle.
	R. E. Austin	Albemarle.
Stokes	N. O. Petree	Danbury.
	W. J. Adkins	Red Shoals.
Snrry	Dr. John R. Woltz	
	J. R. Paddison	
Swain	W. M. Taylor	The state of the s
	R. H. Zachary	
	J. C. Meekins, Sr	
Tyrren	T. L. Jones	
Tinion.	J. D. Rast	
	Melville Dorsey	
vance	Dr. F. R. Harris	
***	H. M. Hight	
Wake	Prof. I. C. Blair	
	John A. Mills	
Warren	P. H. Allen	
	H. J. White	
	H. B. Hunter	
	J. A. Hudgins	
Washington	Col. W. F. Beasley	
	W. Fletcher Ausbon	Plymouth.
Watauga	J. C. Ray	Boone.

Wayne	.M. L. Lee	Goldsboro.
	Rev. F. W. Farries	. Goldsboro.
Wilkes	.R. A. Deal	Wilkesboro.
	George Doughton	North Wilkesboro.
Wilson	Rev. T. A. Cheatham	Wilson.
	B. F. Lane	Wilson.
Yadkin	.R. C. Puryear	Yadkinville.
	Rev. S. S. May	. Allgood.
Yancey	.James F. Hyatt	Burnsville.
	J. J. Ferguson	. Swiss.

# AUXILIARY VISITORS-1907.

Alleghany Mrs. Nannie J. Jones	Chanta
AnsonMrs. W. J. Huntley	
BeaufortMiss Jennie T. Bragaw	
Mrs. C. M. Brown	Washington.
Bertie Mrs. Frank D. Winston	Windsor.
Miss Alice B. Outlaw	Windsor.
BuncombeMrs. William Turner	Asheville.
Mrs. A. Ramseur	Asheville.
Burke Mrs. John T. Perkins	Morganton.
Mrs. M. N. Erwin	Morganton.
Cabarrus Mrs. G. T. Crowell	Concord.
Caldwell Miss Florence Johnson	Lenoir.
Miss Isabel M. Richmond	. Lenoir.
CarteretMrs. W. H. Hendricks	. Beaufort.
Mrs. H. H. Willis	Beaufort.
Caswell Miss S. Graves	Yancevville.
Mrs. T. P. Womack	Yancevville.
CatawbaMiss Etta Moose	
Miss Mattie Cochrane	
Chatham Mrs. H. A. London	Pittsboro.
Miss Lily Hill	
Chowan Mrs. W. D. Pruden	Edenton.
Cleveland Mrs. Mat Houser	Shelby.
Columbus Mrs. J. J. Williamson	
CravenMrs. J. A. Meadows	New Bern.
Mrs. K. E. Brinson	
Davidson Mrs. Charles A. Hunt, Sr	
Davie Mrs. A. M. Nail	
Duplin Mrs. Albert P. Farrior	
DurhamMrs. W. W. Shaw	
Mrs. F. L. Hunter	
ForsythMrs. Henry E. Fries	
Forsyth Mrs. Henry E. Fries	w inston-safem.

Franklin, Mrs. Frank Egerton	Louisburg.
Gaston Mrs. J. C. Puett	Dallas.
Gates Mrs. C. B. Norfleet	Gatesville.
GreeneMrs. L. V. Morrill	Snow Hill.
Miss Iola Exum	
GnilfordMrs. W. H. Osborn	
HalifaxMrs. J. W. Morgan	
HaywoodMrs. M. J. Branner	
Mrs. W. W. Stringfield	
HendersonMrs. Lila R. Barnwell	
Hyde Mrs. Greely Brnin	
IredellMrs. A. L. Coble	
Mrs. D. A. Miller	
JohnstonMrs. W. S. Stevens	
Miss Flossie Abell	
LincolnMiss Kate Shipp.	
Mrs. R. S. Reinhardt	
MaconMrs. John C. Wright	
Mrs. L. M. Rankin	
Mrs. Ethel Deal Johnston	
MadisonMrs. P. M. Hudgins	
Mrs. J. H. White	
MartinMiss Hattie K. Thrower	
McDowellMrs. E. H. Dysart	
Mrs. E. A. Thomas	
Miss Maggie Hndgings	
MecklenburgMrs. S. W. Reid	
Mrs. II. M. Wilder	
MitchellMrs. Nora B. Anderson	
MontgomeryMiss Dora Wade	
Mrs. E. J. Parker	
MooreMrs. J. G. Downing	
Pamlico Mrs. Charles Babbitt	Bayboro.
PasqnotankMrs. N. R. Zimmerman	
Person Mrs. John A. Noel	
RichmondMrs. M. H. Russell	Rockingham.
RobesonMrs. J. P. McNeill	
RockinghamMrs. N. R. Reid	Rockingham.
RutherfordMrs. S. E. Wolfe	Rntherfordton.
Mrs. A. L. Grayson	Rutherfordton.
Sampson Mrs. T. L. Hubbard	Clinton.
ScotlandMrs. Walter McEachin	Lanrinburg.
Mrs. Effie McRae	Laurinburg.
Stokes Mrs. R. H. R. Blair	
Snrry Miss Mary Marshall	
SwainMrs. A. M. Bennett	

Tyrrell	.Mrs. B. V. McClees	Colnmbia.
Wake	. Mrs. E. E. Moffitt	Raleigh.
	Mrs. I. C. Blair	Raleigh.
Warren	.Mrs. J. R. W. Jones	Warrenton.
	Mrs. Henry A. Boyd	Warrenton.
Wayne	.Mrs. Mary C. Borden	Goldsboro.
	Mrs. W. R. Hollowell	Goldsboro.
Wilson	.Mrs. Alice Wright	Wilson.
Vadlein	Miss Julia Holt	Vadkinville

Rad.

# CONDITION OF COUNTY HOMES AND JAILS.

### COUNTY HOMES.

(From Visitors' Reports).

ILD		

New, Excellent. Good. Fair. Inferior.
Forsyth. Alamance. Caldwell. Dare.

McDowell, Beaufort. Clay (improved). Duplin (building).

Burke. Camden. Davidson.

Mecklenburg. Caswell. Davie.

Anson. Catawba. Guilford.

Brunswick. Chatham. Haywood (to

Harnett. Chowan. build).

Edgecombe. Lincoln.

Gaston. Macon.

Gates. Montgomery (to

Henderson, build).

Hyde. Robeson.

Martin. Rockingham,
Moore. Rutherford.

New Hanover. Stokes.

Pasquotank. Surry.

Perquimans, Tyrrell.

Rowan, Vance,

No Home. Sampson.

Carteret. Scotland.
Currituck. Stanly.

Mitchell. Wake.

Onslow. Warren. Graham. Wayne.

Polk, Wilson.

MANAGEMENT.

Excellent, Good, Fair, Inferior, Bad.
Alamance, Dare,

Beaufort. Davie.

Brunswick. Forsyth.

Burke. Lincoln.

Caldwell. Montgomery.

Camden. Tyrrell.

Excellent,

Caswell.

Fair.

Inferior. Bad.

Catawba.

Chatham.

Good.

Chowan.

Clay.

Davidson.

Duplin.

Edgecombe.

Gaston.

Gates.

Haywood.

Henderson.

Hyde.

Macon.

Martin.

McDowell.

Moore.

New Hanover.

Pasquotank.

Perquimans.

Robeson.

Rockingham.

Rutherford.

Rowan.

Sampson.

Scotland.

Stanly.

Stokes.

Surry (improved).

Vance.

Wake,

Warren,

Wayne.

Wilson.

### COUNTY JAILS.

BUILDINGS.		
Fair.		
Caswell (build-		

New, Excellent. Caldwell. Gates.

Rowan.

Alamance. Beaufort.

Brunswick.

Carteret.

Chatham.

Chowan, Edgecombe.

Camden.

Good.

ing). Catawba. Davidson.

Lincoln. Montgomery.

Onslow. Sampson.

Surry.

Inferior. Rad. Buncombe (build- Clay, ing). Dare.

Burke (to build). Perqui-Davie. mans. Duplin (building).

Tyrrell. Yancey (building).

Rockingham.

Gaston. Guilford. Haywood.

Henderson.

Hyde.

Macon.

Martin. McDowell.

Mecklenburg.

Moore.

New Hanover (im-

proved).

Pasquotank. Rutherford.

Scotland.

Stanly.

Stokes.

Vance.

Wake (improved).

Warren.

Wayne.

Wilson.

#### MANAGEMENT.

Good. Excellent.

Alamance.

Fair. Buncombe.

Inferior. Dare.

Rad.

Beaufort.

Burke.

Brunswick. Caldwell.

Clay. Davie.

Duplin.

Camden. Carteret. Mecklenburg.

Caswell. Perquimans. Rowan.

Catawba. Chowan.

Tyrrell.

Davidson.

Edgecombe.

Gaston.

Gates.

Haywood.

Henderson.

Hyde.

Lincoln.

Macon.

Martin.

McDowell. Montgomery.

Moore.

New Hanover.

Onslow.

Pasquotank.

Robeson.

Rockingham.

Rutherford.

Scotland.

Stanly.

Stokes.

Sampson.

Surry.

Vance.

Wake,

Warren.

Wayne.

Wilson.

# COUNTY HOMES.

### ALAMANCE.

The Home is as heretofore reported. Now in charge, 17. Several feeble-minded; one colored male confined; one epileptic. J. H. Tarpley, Superintendent, Bnrlington; salary, \$25 per month and board of self and family. Physician, Dr. George W. Long, Graham; salary, \$150 per annum. Number in charge September 1, 1906, 18; since admitted to March 1, 1907, 4; died, 3—one bnrnt, consumption, old age. The sick are as well cared for as can be without traited nurses. One can be employed in light work. Condition of kitchen, fairly good. Occasional religious services; no regular arrangement. One white child, five years old. One inmate confined at times in order to control. Outdoor relief to 69 persons, at a monthly per capita of \$1.46. Other items as previously reported. General impression of the management, favorable.

Remarks.—We find a good record book, and well kept, at the Home.

REV. JEREMIAH W. HOLT.

P. H. FLEMING.

Received April 12, 1907. J. A. Turrentine.

### SECOND REPORT.

The Home is as heretofore. Now in charge, 20. Iusane, one idiotic colored girl and a colored man. Confined, 1. Epileptic, 2. Physician is Dr. Maurice Montgomery. Died during six months, 5—two from consumption. Premises and kitchen in good condition. Occasional confinement for unruly conduct. One colored girl not normal. Receiving ontdoor relief, 63. General impression is favorable. Other items as previously reported.

REV. JEREMIAH W. HOLT,

P. H. FLEMING, J. A. TURRENTINE.

Received September 10, 1907.

### BEAUFORT.

The buildings are as heretofore reported. Now confiued, 14—two insane, one confined. Superintendent is satisfactory. The physician is Dr. D. T. Tayloe; receives \$200 per year. Admitted in six mouths, 2; died, 3. Premises neat and in good condition. Kitchen good. Eight or ten acres in cultivation; crops are oats, coru, etc. Religious services nearly every Sunday. Two small colored children. Outdoor relief to S5, at an average per eapita of \$2 per month. General impression is favorable.

Received October 14, 1907.

J. M. GALLAGHER, M. D.

### BRUNSWICK.

The Home has two frame buildings; twelve rooms for whites and ten for colored; ventilated by windows and doors. No fire protection except buckets. Cistern and well. Stoves. Can accommodate 30; now in charge, 7. Bedridden, 2; insane, none; epileptics, 3. Wilson Wescott, Southport, is Superintendent; salary, \$30 per month and board. He is satisfactory. Dr. J. Arthur Dosher is physician in charge; \$125 per annum. Number in charge September 1, 1906, 7; since admitted to March 1, 1907, 1; died, 1—apoplexy. Sick well cared for. Two can do light work. It is an ideal Home, with new buildings; above the average County Home. Condition of kitchen, very good. One hundred acres of very good land; eight in cultivation; potatoes and vegetables raised. Shaded. No provision for regular religious services. No children. No punishment. Some outdoor relief. General impression is favorable.

Received March 5, 1907. Dr. J. Arthur Dosher.

### BURKE.

The County Home is as heretofore reported. Can accommodate 30; now in charge, 26. One helpless; four able to do light work. One negro girl idiot; one white female insane at times; two epileptics. Monthly per capita cost, \$4.50, and proceeds of farm. C. E. Tate, Morganton, is Superintendent, and is satisfactory. Dr. J. L. Laxton, Morganton, is physician, at \$3 per visit. Number in charge September 1, 1906, 24; since admitted to March 1, 1907, 4; died, one epileptic. The sick are well cared for, and are attended by the keeper's family. Condition of premises, very good. Kitchen neat and clean. One hundred acres rather poor land; 22 in cultivation; wheat and vegetables raised. Shaded. Religions services. One white and two negro children idiots. Some ontdoor relief. General impression is favorable.

Remarks.—The Home is in fine shape and well kept.

Received April 6, 1907.

ROBERT T. CLAYWELL.

### SECOND REPORT.

The Home bnilding is a new structure and is as heretofore reported. It can accommodate 30; now in charge, 21 whites and 5 colored. No insane; three idiotic children. C. E. Tate, Superintendent. He is a very satisfactory officer. Physician in charge, J. L. Laxton, Morganton; salary, \$500. Admitted in six months, 15; died, 6; discharged, 6. The sick are well cared for and have good attention. Kitchen neat and clean. One hundred and one acres; 25 in cultivation. Religious services.

Remarks.—It is as well-kept a County Home as there is in North Carolina.

Received November 14, 1907.

ROBERT T. CLAYWELL.

#### CALDWELL.

The Home is as previously reported as to buildings. Now in charge, 7. Granville Sherrill, Lenoir, is the Superintendent. He receives \$5 per month for each inmate and farm rent free. He is satisfactory. Dr. C. L. Wilson, Lenoir, is the physician; paid by the visit. No deaths. Three able to assist in the farm work. Kitchen in good condition. No children. About 45 persons are kept in private families. General impression of the management of the Home is favorable.

Remarks.—Onr county onght to have a better equipped Home for the Aged and Infirm. Our keeper does as well as can be expected, and the inmates are comfortable, but the county should soon provide a more beautiful, attractive and pleasant place.

J. V. McCall, Received March 16, 1907.

Chairman.

SECOND REPORT

The Home is unchanged since the last report. Received September 20, 1907.

J. V. McCall.

#### CAMDEN.

The Home is as heretofore reported as to buildings. No insane. In charge, 2; died in six months, 1; admitted, 1. Buildings comparatively new. No outdoor relief at this time.

Remarks.—Prospects are fairly good this year for the crop and for good prices, the result of which always means a relief for the poor who can work, and at the same time places those who are in good circumstances in a better condition to contribute more liberally to objects of charity, thereby entting off the demand that is usually made upon the Board of County Commissioners for relief.

Received September 27, 1907.

George H. Riggs.

### CARTERET.

This county has no Home.

#### CASWELL.

The Home is as heretofore reported. Now in charge, 23; one white female insane; no epileptics; one death—anenrism. The sick are well cared for. Kitchen in good condition. Shaded grounds. No religious services. No children. Outdoor relief to 80, at \$1 per month. General impression of the management is favorable.

Received March 6, 1907.

S. A. MALLOY, M. D.

#### SECOND REPORT.

• The Home is as heretofore reported. Now in charge, 18; admitted during six months, 4; deaths, 3. Kitchen good. No children. Religions services. Outdoor relief to 80, at 75 cents per month. General impression is favorable.

Received September 13, 1907.

S. A. Malloy, M. D.

### CATAWBA.

The Home is six miles from the county seat. Six buildings for inmates, one for the keeper—all frame; two to three rooms celled and painted, with porches in front; very comfortable; ventilated by windows and doors. Well and two buckets to a chain. Open fires. Can accommodate from 25 to 30. Now in charge, 20; five or six able to do light work; three helpless. Insane, two white females, two colored males. Confined, one white girl 14 years old—epileptic. Robert Hoke, Conover, is Snperintendent; salary, \$325 per annum. He is satisfactory. Dr. J. H. West is physician. Number in charge September 1, 18; admitted, 3; discharged, 1; no death. The houses are arranged in a square in the center of the yard and are in good repair. Kitchen nice and clean. Two hundred acres, about one-half in cultivation. Crops are wheat, corn, oats, cotton and vegetables; some fruit trees. Not well shaded. Religious services monthly. One negro (diot boy. General impression of the management is favorable.

Remarks.—Our farm, with the present keeper and his management, makes the Home nearly self-supporting.

Received March 5, 1907.

REV. M. A. ABERNETHY.

### CHATHAM.

The Home is four miles from the county seat. Twelve frame buildings, 18 x 38; ventilated by windows and doors; open fires. Well and spring. Now in charge, 35; three insane—one white woman and a negro man and woman; epileptic, 7. Good, plain food, at cost of \$1.50 per month. W. H. Ward is Superintendent; salary, \$300 per year and board for self and family. The physician is Dr. J. N. Taylor, Bynum. One hundred and twenty dollars per year for Home and Jail. No deaths. Premises fairly good. A steam-heated building is needed. Kitchen good. Six hundred acres of fair land; 150 in cultivation; corn, peas, potatoes and vegetables raised and used on the place. There is a chapel, and services by the different denominations. There are two young boys sentenced to the Home (cases for a reformatory). Inmates sometimes locked up for using bad language and breaking the rules. Ontdoor relief to 100 persons, at \$20 per annum. General impression is favorable.

Received December 26, 1907.

Mrs. H. A. London.

### CHOWAN.

The Snperintendent's dwelling has been replaced by a better one, and a new building has been erected for the white inmates. Pnmp, with very good water. Now in charge, 5; insane, two colored women; no epileptics. Miles M. Harrell, Cisco, is the Superintendent. He receives \$20 per month and farming privileges. Physician is H. M. S. Cason, Edenton; receives \$300 per year. No children. Nine persons receive ontdoor relief, at \$2.38 per month. The one white male is consumptive. General impression is favorable.

Received September 30, 1907.

ROBERT B. DRANE.

# CLAY

The Home is a frame building. No fire protection. Ventilated by windows. One in charge. No insane; no children. Asker Scroggs, Hayesville, is Saperintendent. Dr. R. B. Killian, physician. Kitchen in good condition. Other items as previously reported. General impression of the management is favorable.

Remarks.—Some small buildings have been re-covered. The Home is in better condition than it was at the last report.

Received March 23, 1907.

L. F. SHUFORD.

#### SECOND REPORT.

The Home is two miles from the connty seat; three frame buildings. Now in charge, 1. High altitude; very well arranged. Kitchen good. Twenty-five acres in cultivation. Other items as previously reported.

Remarks.—I consider the County Home in good condition and in good hands.

L. F. SHUFORD.

#### DARE.

The Home is two miles from the connty seat. Two frame bnildings, 14 x 24 and 12 x 16, three rooms each; ventilated by windows and doors. Pump. Stoves. Can care for six; now in charge, one; he is a colored man—insane, not confined. Cost of maintenance, about \$90 per annum. Snperintendent receives \$50 and 20-acre farm. Physician's salary, \$30 per year. None admitted and no deaths in six months. Premises fairly good. General impression unfavorable.

Received September 8, 1907.

Received November 18, 1907.

C. L. MANN.

#### DAVIDSON.

The Home is as heretofore reported as to buildings. Now in charge, 27. The Superintendent receives \$4.50 per inmate, monthly, and produce of the farm. He is satisfactory. Physicians are Drs. Hill and Hill, Lexington. Admitted during six months, 3; died, 3. Occasional religious services. Outdoor relief to 60, at \$2.25 per month. General impression is favorable.

Received May 13, 1907.

JAMES SMITH.

SECOND REPORT.

The buildings are the same, with the addition of a small dairy. Now in charge, 23; two insane, one epileptic. Admitted during six months, 1; died, 2. No children. General impression is favorable. Mr. Crotts, Superintendent, has recently died, and successor has not been appointed.

Received October 5, 1907.

JAMES SMITH.

### DAVIE.

The Home is three miles from Mocksville; fonr buildings, one of brick; ventilated by doors and windows. Well water. Open fires. Now in charge, 5; one white man. None bedridden. All colored except one man. One child, 2 years old. None insane. Dr. M. D. Kimbrongh, physician. Fine old oaks give shade. Other items as previously reported.

Remarks.—The Home is not so neatly kept as formerly; still the inmates say they are kindly treated, and that is a good deal, you know. None of the paupers are able to assist in the work at all.

Received March 25, 1907.

IDA G. NAIL.

# DUPLIN.

The Connty Home is to be located within a mile and a half of the county seat, instead of six miles, as at present. A new brick building is to be erected at once.

Received November 11, 1907.

A. P. FARRIOR.

# EDGECOMBE.

The Home is pleasantly situated in a large oak grove. Can accommodate 50. Now in charge, 24. All the food necessary, at \$1.50 per week. Superintendent is satisfactory. Dr. W. J. Thigpen is physician; pay, \$50 per month. Number in charge September 1, 30; since admitted, \$; died, 3—two of these epileptics; discharged, 7. Premises well arranged and in good repair. Kitchen in good condition. Four hundred and fifty-five acres. Horses, cattle and hogs. Corn, peas and peanuts chief crops. Houses shaded. No children. Ontdoor relief to 130, at \$1.50 per month. General impression favorable.

Remarks.—Mr. Gorham, the manager, is a most excellent man, and is kind and attentive to these poor, afflicted people.

Received May 27, 1907,

JAMES R. GASKILL.

### GASTON.

The Home is as heretofore reported as to buildings. Now in charge, 16; five bedridden; one white male insane and confined; one epileptic. All the food they want; bread, meat, vegetables, rice, milk, butter, coffee, molasses, eggs and chickens. Cost, about \$2 per week each. Admitted during six months, 5; deaths, 7—three from old age; two, consumption; one, fits; one from grip. There is no one regularly employed to care for the sick. The keeper looks after them and sees that none suffer. Kitchen neat and clean. Forty acres in cultivation; crops are cotton, corn and vegetables, sold and for the use of the Home. Shaded. Religious services several times a month. One child, 18 months old, with its mother. Outdoor relief to 61, at \$20 per year.

Received July 22, 1907.

J. P. REID.

### SECOND REPORT.

Home is unchanged. In charge, 12—one white man insane, confined. As much food as they want, at \$\$ per month. Three deaths. One hundred and fourteen acres; 45 cultivated. No children. Religious services twice a month. Other items as heretofore reported.

Received October 28, 1907.

J. P. REID.

### GATES.

The Home is half a mile from the county seat; four frame buildings; ventilated by windows. Well water. Stoves. Can accommodate 20; now in charge of the institution, 7—insane, 2; helpless, 4. Plain, wholesome food, at \$1 per week. The Superintendent is Mrs. M. E. Riddick, Gatesville. She receives \$2.50 for each immate; expenses paid by the county. Dr. George D. Williams, Gatesville, is the physician; paid by the visit. In charge September 1, 1906, 6; since admitted, 1. No deaths. The sick are well cared for. The buildings are neat, new honses, recently erected. Kitchen good. Fifteen acres of fair land in cultivation. Shaded. No provision for religious services. No children. General impression is favorable.

MARTIN KELLOGG.

### SECOND REPORT.

The Home is as heretofore. Now in charge, 5. No insane. No children. Died, 1. The buildings are new, comfortable and well situated. General impression is favorable.

Received September 5, 1907.

Received Jnne 18, 1907.

MARTIN KELLOGG.

# HAYWOOD.

The Commissioners have bought a farm and will soon erect modern buildings for the poor at the Home. Present buildings frame; ventilated by windows and doors. Open fires. Good drinking water. Three white females insane; one epileptic. Superintendent is James Moody, Waynesville. He receives \$7 per month for each inmate. Physician is J. F. Abel, Waynesville. Now in charge, 11; died, 2. Present farm and Home are owned by the keeper. One child. Some outdoor relief. General impression is favorable.

Remarks.—I am glad to state that the County Commissioners are taking steps to build a County Home nearer the county seat, which will give Christian women an opportunity to visit the inmates and take more interest in them. Two have died during the last year; one was 108 years old.

Received October 1, 1907.

Mrs. M. J. Branner.

# HENDERSON.

The Home is as heretofore reported. Now in charge, 5; none insane or epileptic. Sufficient food, at cost of \$2 per week. Superintendent is satisfactory. Number in charge September 1, 5. No changes since. They can do quiltmaking or plain sewing. Premises in good condition, neat and clean. No children. Outdoor relief to 40, at an average rate of \$3.

Remarks.—The condition of immates and premises is good, and the immates all say that they are comfortably cared for.

Received March 19, 1907.

Mrs. L. R. Barnwell,

#### SECOND REPORT.

The Home is nnchanged. None insane; no children; no deaths. Premises in good condition and comfortable. Good food, at a monthly per capita of \$6.75. Outdoor relief to 40, at \$2 per month.

Remarks.—I find things in good order. The keeper and his wife seem to be kind, clean and industrious.

Received September 16, 1907.

LILA RIPLEY BARNWELL.

### HYDE.

The Home is situated a mile and a quarter from the county seat. Three frame buildings—one for the keeper and one for each color; four rooms in two, and three in the other; ventilated by doors and windows. Cistern water. Stoves. In charge, 4; no insane or epileptics. Good food, at \$5 per month. J. T. Sawyer, Swan Quarter, is the Superintendent; receives \$150 per year. Physician is R. E. Hindley, Lake Landing, eighteen miles away. Admitted during six

months, 4; died, 2. Premises in fine condition. Kitchen first-class. Six acres in enlitivation; crops are cotton and corn. Shaded. All can attend church except one. No children. Ontdoor relief to 25, at \$2 per month.

Remarks.—Our people are taking better care of the poor than ever before.

Received September 16, 1907.

GREELY BRUIN.

# LENOIR.

The Home is as heretofore reported. Received September 20, 1907.

J. V. McCall.

# LINCOLN.

The Home is as heretofore reported as to buildings. Now in charge, 18; nearly all imbecile; none confined. Cost, about \$1 per week. The Superintendent is satisfactory; receives \$3.50 per month each and use of farm. Dr. R. W. Petrie is physician; receives \$15 per month. In charge September 1, 17; since admitted, 1. Occasional religious services. Outdoor relief to 33, at an average of \$1.56 per month.

Remarks.—Comforts for sick, aged and infirm cannot be afforded at \$3.50 per month. A visit to the Home makes a sad impression. It is located too far from the county center, and anthorities do not see the way yet to change location and make better provision.

April 1, 1907.

REV. R. Z. JOHNSTON.

### SECOND REPORT.

The Home is nnchanged as to buildings. Now in charge, 18—three or four almost insane; one epileptic; confined, one. The Superintendent is W. L. Heavnor, Lincolnton. Physician is J. W. Saine, Lincolnton; salary, \$150 per year. Admitted during six months, 1; discharged, 1, to the Hospital for Insane; died, 1. Occasional religious services. No children. Outdoor relief to 35, at \$1.72 per month.

Received October 3, 1907. REV. R. Z. JOHNSTON.

### MACON.

The Home is as heretofore reported. Now in charge, 6; one epileptic; no insane. As much food as they want. Cost, \$1.75 per week. Superintendent is John F. McConnell, Franklin. He receives \$6 per capita and use of farm. He is satisfactory. F. S. Siler, Franklin, is physician; \$100 per month as pay. No admissions or deaths in six months. Four can do light work. Kitchen good. Thirty acres in

calitivation. Stock owned by the keeper. Occasional religious services. No children. Ontdoor relief to 16; average amount, \$3 per month. General impression is good.

Received March 15, 1907.

W. H. Higgins.

SECOND REPORT.

The Home is unchanged as to buildings. Now in charge, 8; one epileptic cripple. The Superintendent receives \$6 per month for each inmate, and the use of the farm. He is satisfactory. The physician is Dr. S. H. Lyle; salary, \$100 per annum. Some of the women could do knitting. No children. Outdoor relief to 20, at \$2.50 per month. Management is good.

Remarks.—The present Superintendent is good to the inmates and takes good care of them. We think that the present system of a per capita pay for the inmates should be changed to a moderate salary for the keeper, and the farm should belong to the Home and be kept in good condition.

REV. J. A. DEAL.

Received September 28, 1907.

W. H. HIGGINS,
R. F. JARRETT.

# MARTIN.

The Home is two miles from the connty seat. Five frame buildings, 40-foot front; seven rooms in one, and two in each of the others; ventilated by windows, and open fires. Pump and well. Can accommodate 25. Now in charge, S. No insane; one epileptic. Sufficient quantity of good, wholesome diet. Superintendent is J. D. Bowen. He receives \$300 per year in money. He is satisfactory. Physician is William E. Warren; salary, \$10 per month as Superintendent of Health. Admitted during six months, 1; died, 1. Premises well arranged and in good condition. Kitchen is sanitary. One hundred and eighty acres poor land; 20 cleared. Crops: corn, peannts, sweet potatoes, for the use of the Home. Shaded. Occasional religious services. No children. General impression is favorable.

Remarks.—I recommend that the county buildings be of brick and covered with tin, especially for certain classes of inmates.

Received April 10, 1907.

WILLIAM E. WARREN, M. D.

### SECOND REPORT.

The Home is as heretofore reported. Now in charge, 7—all helpless, all idiotic; two epileptic; none confined. During the six months three admitted and three deaths. No provision for religious services. No children. Outdoor relief given to 25 or 30 persons, at an average of \$2.50 per month. General impression is favorable.

Received February 4, 1908.

WILLIAM E. WARREN, M. D.

### McDOWELL.

The Home is four miles from the county seat, on a creek. Four frame buildings, 16 x 34, and one building for the Superintendeut; two rooms and porch to each; ventilated by windows, and open fires. Can accommodate 16. Now in charge, 8—one white female insane, one epileptic. Cost of maintenance, about \$1.50 per week each. Superintendent is J. A. Poteet, Marion; salary, \$20 per month and board for self and family. Dr. B. L. Ashworth, physician; pay, \$100 per annum. Admitted during six months, 1; discharged, 1. Kitchen in good condition. Five hundred acres good land; 80 in cultivation. Crops are corn, wheat, peas and vegetables. Shaded. Regular religious services. Outdoor relief to 11, at \$1.90 per month. General impression is favorable.

Received March 15, 1907.

W. F. CRAIG, JOHN M. HONCK, B. L. ASHWORTH.

#### SECOND REPORT.

The buildings are nnchanged. Now in charge, 9—one insane, one imbecile. No death. The new Home is on a farm five miles from county seat. The inmates have what they need for their support, and the surplus is sold. It is a fine farm, in a healthy locality, and a pleasant home for anybody.

John M. Honck,

Chairman.
Mrs. E. A. Thomas,
Mrs. E. I. Dysart.

Received October 22, 1907.

### MONTGOMERY.

Practically no change since the last report. Received March 11, 1907.

R. T. POOLE.

### MOORE.

The Home is two and a half miles from the county seat. Six one-story frame buildings, 16 x 36. Each building will accommodate four persons. Each room has open fireplace, three windows with glass, and doors. Buildings are 80 feet apart, to protect in case of fire. Well and spring. Can accommodate 24. Now in charge, 8—two bedridden; one deaf and dumb idiotic colored girl confined. As much as they want of good, wholesome food. Cost, \$1.75 per week. Superintendent has the use of the farm; S. D. Stuart, Carthage. He receives \$7.50 per month each and use of farm. He is a satisfactory officer. Physician is Gilbert McLeod, M. D.; paid \$2 per visit. During six months two deaths from epilepsy; one, old age; one discharged, cured, able to work. The premises are fairly neat and in good condition;

buildings need painting. Kitchen neat and clean. One hundred and sixty acres of ordinary farm land. Crops are grain and vegetables. Not as much shade as should be. No provision for religious services. No children. Some ontdoor relief. General impression is favorable. Received July 6, 1907. JOHN M. CAMPBELL.

### SECOND REPORT.

Buildings nuchanged since the last report. None insane; no deaths. Premises and kitchen in good condition. No children. Some outdoor relief. General impression is favorable.

Received October 2, 1907.

JOHN M. CAMPBELL.

# NEW HANOVER

The Home is as heretofore as to buildings. Sixteen rooms for whites and sixteen rooms for colored; ventilated by doors and windows. Extingnishers in case of fire. Good cistern and spring water. Steam heat. Now in charge, 16; insane, 1 white male, 8 colored males, 1 colored female. Confined, 1. Epileptics, 2. Bread, meat, fresh vegetables, as much as they want. Cost, about \$1.25 per week each. J. R. Hardee, Wilmington, paid \$100 per month; no perquisites. He is a satisfactory Spperintendent. Physician is Dr. W. D. McMillan. In charge September 1, 1906, 16; since admitted, 4; died, 1; discharged, 3. The sick are well cared for. Kitchen in good condition. Four hundred and fifty acres of land; 80 in cultivation. Crops are corn, peannts, sweet potatoes, oats, melons and vegetables. Shaded. Occasional religious services. No children. Some outdoor relief. General impression is favorable.

Remarks.—The present keeper has been in charge only six months. He has cleared and prepared for cultivation 24 acres of new land and reclaimed several acres of the old. The land now under cultivation is in good condition, and there is a fair prospect of a good crop. He is raising a good stock of hogs. A. G. HANKINS.

Received June 1, 1907.

#### SECOND REPORT.

The Home is nuchanged as to buildings. Now in charge, 15; nearly all weak-minded; four epileptics. Sufficient amount of bread, meat and vegetables. W. D. McMillan is Superintendent. No deaths; no discharges; eleven admitted. Buildings in good repair; kitchen clean. Crops are peanuts, potatoes, corn and market vegetables. Religious services. No children.

Remarks.—The Home and farm present a comfortable and prosperous appearance. A good supply of peanuts, potatoes, corn and hay on hand. Poultry and several thousand pounds of fat hogs. The Commissioners were wise in their selection of a superintendent. I am glad to be able to commend him. A. G. HANKINS.

Received November 30, 1907.

### ONSLOW.

This county has no Home.

## PASQUOTANK.

The Home is as heretofore as to huildings. Now in charge, 19; one colored female insane; three epileptics. Sufficient amount of food, at \$1.75. Superintendent is W. P. Newhold, Elizaheth City. Five deaths—one from bowel consumption. Premises in fairly good repair; kitchen good. One acre in cultivation. Vegetables raised for inmates. A few shade trees, some recently planted. Religious services by the colored for their race. No children. Outdoor relief to 43, at \$2 per month. General impression very favorable.

Received July 17, 1907.

S. L. SHEEP.

# PERQUIMANS.

The Home is four miles from the county seat. Four huildings—one for keeper, three for lumates; six rooms to each of three buildings; ventilated by windows and doors. Stoves. In charge, 11; one in epileptic mania about one-half of the time; three other epileptics. Sufficient amount of good food. Superintendent is Simon Stallings, Winfall; pay, \$250 and use of the farm. Physician is Dr. T. S. McMullan, Hertford. He receives \$200 per year. Admitted during six months, 1; died, 3—one of tuberculosis. Premises and kitchen good. One hundred acres of land, 60 in cultivation. Crops are corn, cotton and peanuts. Church near. No children. Outside relief to 20, at \$4.50 per quarter. General impression is favorable.

Received September 8, 1907.

T. S. McMullan.

### ROBESON

The Home is as heretofore as to buildings. Now in charge, 10; two white insane. Good food, at cost of \$6.50 per month. Superintendent is I. J. Flowers, Lumberton. He is a satisfactory officer, Physician is Dr. H. T. Pope. Admitted during six months, 1; died, 1. The sick are well cared for. Forty acres, six in cultivation. No provision for religious services. No children. General impression of the management is favorable.

J. P. McNell.

Received March 18, 1907.

# ROCKINGHAM.

The Home is one mile and a half from the connty seat. Nine one-story brick buildings; also hospital for the insane, six rooms; two rooms, with hall, in each building; ventilated by windows and doors. Well water. Open fires. Can accommodate from 35 to 40. Now in charge, 35. Ten can do light work. No insane or epileptics. None confined. Cost of maintenance, \$7 per month. Superintendent is William Williams, Wentworth. He is satisfactory. Physician is Dr. Sam Ellington, Wentworth; pay, \$7 per day. Admitted in six months, 5; died, 3; discharged, 2. Some of the women knit socks for sale. The Home is in a nice location, and neat, but premises not very well arranged. Kitchen good. About 400 acres in the farm; 100 in cultivation. Crops are wheat, corn and vegetables. Shaded. Occasional religious services. Several children. Outdoor relief to 10, at \$2.50 to \$3 per month. General impression is favorable.

Remarks.—The buildings are not up to date, but, taking that into consideration, it is conducted to the best possible advantage.

IRA D. HUMPHRIES, WILLIAM CUMMINGS.

Received March 5, 1907.

# ROWAN.

The Home is as heretofore reported as to buildings. Can accommodate 32. Now in charge, 10 white and 4 colored; total, 14. No \$\text{nsane}\$; no epileptics. As much food as they want; cost, from \$\text{6}\$ to \$\text{8}\$ per month, including produce of the farm. Superintendent is Mrs. J. S. Patterson, Salisbury. She is satisfactory. Dr. I. H. Foust, physician. Admitted in six months, 11 whites, 6 colored; died, 3—one of typhoid fever and one of consumption. No regular provision for religious services. All other items as previously reported. General impression of the management is very favorable.

Received April 8, 1907.

REV. F. J. MURDOCH.

### SECOND REPORT.

The Home is as previously reported as to buildings. Now in charge, 10. Have all the food they want, at a cost of \$5 to \$6 per month. Admitted during six months, 7; died, 5. No children. Ontdoor relief to 29, costing \$99 for three months. the management is very good.

Rev. F. J. Murddoorn.

Received September 16, 1907.

# RUTHERFORD.

The Home is as heretofore as to buildings. Now in charge, 23; insane, 4; confined, 3. Superintendent receives \$250 per year. He is

satisfactory. The physician receives \$1.50 per visit. Admitted during six months, 5; died, 2. Condition of kitchen, good. Occasional religions services. No children. No ontdoor relief. General impression is favorable. Other items previously reported.

E. B. HARRIS, M. D., T. B. TWITTY, M. D., W. A. THOMPSON, M. D.

Received March 25, 1907

## SAMPSON.

The Home is two miles from the county seat. Main building has six rooms and kitchen. Eight buildings, 16 x 40 feet, two rooms each; also cook room and two dining rooms; door and window to each room. No protection against fire. Open fireplaces.' Wells. Can accommodate 30. Now in charge, 22; no insane; two idiots and several weak-minded; one confined; two epileptic. Good fare, at an average of \$1.25 per week. Superintendent is L. J. Anders; pay, \$12.50 per mouth and board of self and family. He is satisfactory. Dr. F. H. Holmes is the physician; paid for actual services. Admitted in six months, 2; died, 1. Five can do light work. The Home is a plantation of \$5 acres, and a two-horse crop is cultivated, mostly in garden vegetables, corn, potatoes and peas; used for the Home. There is a Baptist church in sight of the Home. One infant, a year old. Some outdoor relief. General impression is favorable.

REV. T. M. LEE, F. B. JOHNSON, MRS. T. B. HUBBARD.

Received February 7, 1908.

# SCOTLAND.

The Home is as heretofore reported as to buildings. Now in charge, 2; confined, one white woman, insane; one epileptic Superintendent is Charles Bowen, Laurinburg. He is satisfactory. The woman works some on the farm; the man is weak-minded. Kitchen is fairly good; always neat when the keeper's wife is well. No religious service. No children. Some ontdoor relief. General impression is favorable.

Remarks.—The case of the white woman is very pitiable. She has a husband who must be weak-minded also, because he married the woman jnst as she is now, an epileptic and very weak-minded. She left her home with another man, who soon abandoned her. She goes back home, but will not stay—runs away at night. At the Home they have her windows barred and keep her locked up at night. She is harmless, though not responsible, but by no means an idiot. I hope that there will be a place for her soon, as the asylmns will not admit

her. She has been in jail for safe-keeping on several occasions, so the keeper said. She is about 25 years old.

Received July 22, 1907.

MRS. WALTER MCEACHIN.

#### SECOND REPORT.

The Home is unchanged since the last report. Confined part of the time, 1 insane epileptic; died, 1. General impression is favorable.

MRS. WALTER McEACHIN,

Received October 18, 1907.

MISS EFFIE MCRAE.

# STANLY.

The Home is as heretofore reported as to buildings. Now in charge, 12; one white male and one white female insane; one of these also epileptic. Substantial food, at cost of \$4 per capita. W. J. Underwood, Albemarle, is the Superintendent. He receives \$19 per month and board of self and family. Physician is J. N. Anderson; pay, \$1.50 per visit. Admitted during six months, 2; died, 1. Premises in good condition and fairly well arranged. Kitchen good. Religious services monthly. No childreu. Outdoor relief to 38, at \$2 per month. General impression is favorable.

Remarks.—Our County Home is improving each year, and is now in very good shape. The keeper and his family seem to be good to the inmates, and all of them appear to be well satisfied. New baru and granary have been added. Hope to see the Home self-sustaining.

S. H. Milton.

# STOKES.

The Home is as heretofore reported. Now in the institution, 13; confined, one white male, iusane. One epileptic. Inmates have as much as they desire to eat—meat, vegetables, coffee, molasses, sometimes milk and butter and sometimes chicken. Admitted during six months, 1; died, 3; discharged, 1. Kitchen in very good condition. Two hundred and thirty acres of medium soil. No children.

Remarks.—One person who is subject to epilepsy fell in the fire on the 4th of March and was right much burned before he could be gotten out. He is better to-day (March 8th) and is able to be going about.

N. O. Petreee.

Received March 19, 1907.

### SECOND REPORT.

The Home is as heretofore reported as to buildings. Now in charge, 15; two insane, but not confined—one white female and one colored male. Good food. Admitted during six months, 5; died, 4. Kitchen

In good condition. Thirty acres in cultivation; crops are corn, wheat, tobacco and vegetables. Occasional religious services. One infant, a few days old, with its mother. General impression is favorable. The keeper informs me that he does not know of any consumptive in the Home.

N. O. Petree.

Received September 11, 1907.

### SURRY.

The Home is half a mile from the county seat. From two to four rooms in each building; ventilated by windows. Spring near. Open fires. Can accommodate 30; now in charge, 20. One white male insane; none confined. Inmates are well cared for. Physician is J. R. Woltz, Dobson. Admitted in six months, 1; no deaths. The place is a desirable one and fairly neat. Buildings are getting old. Kitchen in good condition. Two hundred acres, 75 in cultivation. Crops are grains and vegetables. Occasional volunteer religious services. No children. Some outdoor relief. General impression is favorable.

Remarks.—The former Superintendent drank and was unsatisfactory. By help of Judge Ferguson he was removed. It is now in good hands.

J. R. Lewellyn,

Received March 21, 1907.

#### TYRRELL.

The Home is half a mile from the county seat. Two ordinary frame buildings; six rooms in one and four in the other; no fire protection; ventilated by windows and doors. Open fires and heaters. None now in charge. William Roads is keeper and receives a per capita amount. Building is old and dilapidated. Ten acres poor land; four in cultivation. Crops: corn, peas and potatoes. Outdoor relief to four persons, at \$3 per month. General impression is not favorable.

Remarks.—My opinion is that there should be a trusty man, of good character and other proper qualifications, put in charge of the Home, and that he should receive a fair compensation for his services, and that all persons worthy of help should be put under his care at the Home.

J. C. Merkins, Sr.

Received March 7, 1907.

#### SECOND REPORT.

The Home is unchanged. In charge, one young white woman, insane. Other items as previously reported.

Received September 5, 1907.

J. C. MEEKINS, SR.

# VANCE.

The Home is as heretofore as to buildings; in fair condition now; will need re-covering soon. Now in charge, 10; helpless, 7; insane, one white male. None confined. Per capita cost of maintenance, \$3 to \$4 per week. John Wesley Oakley, Superintendent; \$300 and board of self and family. Physician is Dr. John Hill Tucker, Hendersou. Admitted during six months, 1; discharged, 1; died, 1. Two handred aeres good land, 40 in cultivation. Three horses, three cows, twenty-four hogs and 100 chickens. Crops are corn, wheat, oats; used on the place. A church house, but no service. No children. No system of outdoor relief except through private agencies. General impression is favorable.

Dr. F. R. Harris.

Received December 9, 1907.

# WAKE.

Since the last report the Commissioners have added a neat and comfortable chapel for religions services, and dining room for each race; room for the whites, 28 x 14 feet; for the colored, 20 x 12. Now iu charge at the Home, 70 inmates and 11 county prisoners; insane or mentally defective, 33; confined, 4 white insane; epileptic, 12. Cost of Home, \$8,500 per annum. A. A. Rowland, Raleigh, is the Sperintendent. He is a satisfactory officer. Physician is Dr. J. W. McGee; salary, \$41.67 per month. Admitted during six months, 8; died, 5. Bnildings and grounds in good condition; kitchen quite neat. Seven handred acres good land, 200 in cultivation; corn, cotton, peas, wheat, potatoes and all kinds of vegetables, used for benefit of the Home. Religious services every Sunday by the pastors of the Raleigh churches. Five children, there only temporarily. No punishment has been inflicted. Outdoor relief to 134, at \$1 per capita per month. General impression is favorable. The new Superintendent has been in charge only a short while.

Remarks.—The cooking is now done in the kitchen, and all who are able go to the general dining room for their meals. This has added much to the tidiness of the rooms, and the immates, without exception, like the change. When an immate dies the body is nicely robed and placed in a neat casket and is given a Christian burial.

1. C. BLAIR,

Received January 1, 1908.

County Board of Charities.

### WARREN.

The Home is as heretofore reported. Can accommodate 32; now in charge, 21; insane and confined, 3 colored males and 2 epileptics. Average weekly per eapita cost of maintenance, \$2.50. Superintend-

ent is John S. Dayis, Warrenton; \$7 each per month and use of farm. He is satisfactory. Physician is P. J. Macon, M. D., Warrenton. He receives \$25 per month. Admitted during six months, 3; died, 1; discharged, 1. The sick are well cared for. Premises in good condition; kitchen good. One hundred and eighty acres of fair land. Partly shaded. No regular provision for religious services. One child, with its mother. Outdoor relief to 72, at an average of \$1.43 per month. General impression is favorable. P. H. ALLEN. Received March 21, 1907.

#### SECOND REPORT.

The Home is unchanged as to buildings. Now in charge, 20; insane, 4—two whites and two blacks. Physician is Dr. M. P. Perry; salary, \$25 per month. Admitted in six months, 3; discharged, 20 sent to the hospital. Premises and kitchen in good condition. One hundred and eighty acres of fair land, 30 in cultivation. Crops are cotton and vegetables. One colored man (deaf and dnmb) sometimes punished because nuruly. Ontdoor relief to 62, at \$1.45. General impression is favorable.

Remarks.—We learn, by inquiry of the immates, that the Superintendent is held in the highest esteem by them, and we think a better superintendent cannot be found in the State.

P. H. Allen,

Received October 3, 1907.

J. A. HUDGINS.

# WAYNE.

There has been no material change in the County Home since the last report. The grand jnry made a very favorable report of its condition.

M. L. Lee,

Received November 25, 1907.

REV. F. W. FARRIES.

# WILSON.

No change in the Home since the last report.

Received June 2, 1907.

REV. T. A. CHEATHAM.

# COUNTY PRISONS.

## ALAMANCE.

The county prison is as heretofore reported. No punishment inflicted. No intoxicating liquors allowed. Occasional religious services. Now confined, 6 colored males, 1 colored female; total, 7. During six months, 9 white males, 1 white female, 23 colored males, 4 colored females; total, 37. Hanged, 1. Bibles and religions books provided. A record is kept. General impression favorable. Other items previously reported. REV. JEREMIAH W. HOLT.

P. H. FLEMING.

Received April 12, 1907.

J. A. TURRENTINE.

### SECOND REPORT

The prison, as to building, is as heretofore reported, the new prison not being completed. Now confined, 5 white and 6 colored; total, 11. During six months, 15 whites, 37 colored; total, 52.

Remarks.—Jailer keeps a good record book.

REV. JEREMIAH W. HOLT.

Received September 10, 1907.

P. H. FLEMING.

J. A. TURRENTINE.

# BEAUFORT.

The prison is brick, fireproof; size, 40 x 40 feet; windows grated; ventilated by windows. Stoves. Sufficient bedding. Sexes separated. Water in cells. Good food; no coffee or warm drink. Bath tub, and required to bathe. Sewerage. Jail cleansed by use of soap and disinfectants. No vermin. Intoxicating liquors not allowed. Religions services often; also, prisoners pray and sing every day and night. No deaths. Now confined, 3 whites, 27 colored. The general impression unfavorable, because not enough cells.

Remarks.—We have now 30 prisoners, 27 of whom are negroes, and the colored apartment has only four cells and a hall between them, in which prisoners can be securely kept. We are in need of more cells. Prisoners are kept as comfortably as can be done under the circumstances. George E. Ricks.

Received October 14, 1907.

Sheriff.

### BRUNSWICK.

The prison is built of brick; fireproof; no means for extinguishing fire; two stories and six rooms; ventilation by windows. Coal stoves. Sufficient amount of bedding. Sexes separated. Sufficient amount of food; coffee. Basin in each room and plenty of water. Required to wash. Sewerage. Free of vermin. Clothes are changed and boiled on being taken in. No intoxicating liquors allowed. Occasional religious services. Now confined, 1 white male, 1 colored male. One death, 80 years old and insane. General impression is favorable.

Remarks.—The jail is very nicely kept and prisoners well cared for. Received March 5, 1907.

J. ARTHUR DOSHER, M. D.

# BURKE.

The building of the prison is in bad shape and will soon be rebuilt or an entirely new one erected. The present building is brick, 30 x 40 feet, three stories and four cells. Open fires. Sexes separated. Excreta removed in buckets.

Remarks.—The old jailer went out of office in December and lost all of his records. New jailer is keeping a record. The jail is kept as well as it can be with present building.

Received November 14, 1907.

ROBERT T. CLAYWELL.

### CALDWELL.

The prison is built of brick, and the part for the confinement of prisoners is fireproof. Occasional religious services. None now confined. During six months were imprisoned 11 whites, 5 colored (two of these women); total, 16. No deaths.

Remarks.—We have a splendid new jail, and we are unable to hear of any complaint of the management. We believe that it is very well cared for and the inmates well treated.

J. V. McCall,

Received March 16, 1907.

Chairman.

#### SECOND REPORT.

The jail is a new building, two stories, eight cells, 8 x 10. Stoves.

Three or four blankets to each. Pleuty of food, and coffee for breakfast. Bath tubs and sewerage. No deaths. No prisoners now confined.

J. V. McCall.

Received September 20, 1907.

### CAMDEN.

The prison is as heretofore reported as to building. No prisoners now confined; none confined from September 1, 1906, to March 1, 1907; only four since, for a few days and for petty offenses.

Received September 27, 1907.

George H. Riggs.

# CARTERET.

The prison is built of brick; it is fireproof. City fire department. Building is 30 x 40 feet, two stories, four rooms; ventilated by windows. Stoves. Sufficient amount of bedding. Sexes separated. Not allowanced at meals; all they want; coffee. Required to wash. Jail is scrubbed. No vermin. Religious services. Now confined, 1 colored male; during six mouths, 2 white males. No deaths. General impression is very good.

C. P. Dey.

Received March 8, 1907.

# SECOND REPORT.

The prison is as heretofore reported. Now confined, 5 colored males. No deaths. General impression is favorable. C. P. Dey. Received September 9, 1907.

### CASWELL.

The prison is frame. No means for extinguishing fire. Other items as previously reported. Now confined, 1 white male. No deaths. Received March 6, 1907.

S. A. Malloy, M. D.

### SECOND REPORT.

The prison is as heretofore reported. Now confined, 2 whites and 3 colored. No deaths. General impression of the management is favorable.

Remarks.—We are building a modern fireproof jail now.

Received September 13, 1907.

S. A. MALLOY, M. D.

### CATAWBA.

The prison is built of brick, with metal roof. Pump and hose, in case of fire. Building is 20 x 40 feet, two stories, six rooms and cells; ventilated by windows. Stoves and heaters. Sexes separated. Water all the time. Sewerage. Occasional religious services. Confined, 1 white man. No deaths. Never overcrowded. General impression is favorable.

Received March 5, 1907.

### CHOWAN.

The prison is unchanged since the last report. It is in good condition. Now confined, 9 colored males, 1 colored female; total, 10. During six months, 31. General impression is favorable.

Received September 30, 1907.

REV. ROBERT B. DRANE.

### CLAY

The prison is a frame building. No means of extinguishing fire. Small stove. No special allowance of food; what they want. Not required to bathe. None confined; in six months, 1. No deaths. So far as food is concerned, the management is good. See report of 1905. No change in conditions.

Remarks.—No improvement. I have spoken to some parties about improving the jail, but nothing has been done but a little lime on the outside.

L. F. Shurord.

Received March 23, 1907.

### SECOND REPORT.

The prison is a log building, two stories, but for prisoners only one room used. No ventilation, except by window. Small stove. Yes, suffering from cold, if there is not a good fire. Very good bed. No other room for use of females. Drinking water as needed and as much food as they want. Prisoners are not required to bathe. Excreta emptied out at corner into a ditch. No restriction as to intoxicating liquors. No religious services. No prisoners; no deaths. General impression of management, as far as the jail is concerned, is favorable.

Remarks.—No change or improvements have been made in the building, except it has been whitewashed on the outside.

Received November 5, 1907.

L. F. SHUFORD.

# DARE.

The prison is frame,  $12 \times 20$  feet; four cells; windows barred. Suffering from cold in the winter. Sexes separated. Drinking water twice a day; plenty to eat. No prisoners, and seldom have any; none in six months. General impression is unfavorable.

Received September 8, 1907.

C. L. MANN.

### DAVIDSON.

The prison is of brick; it is not fireproof, and no insurance; one story and one cell; windows barred and screened; not enough ventilation. Coal stove. Males and females divided by partition. Sufficient bedding and food; coffee. Pans for bathing; required to wash. No intoxicating liquors. No religious services. Now confined, 13 colored males. No deaths. General impression is favorable.

Received May 13, 1907.

JAMES SMITH.

### SECOND REPORT.

The prison is as heretofore reported; veutilated by windows and one five-inch pipe which runs through the roof. Heated by stove. Straw tick and two blankets each. Two meals and coffee. City water. No intoxicating drinks. No religious services. Now in charge, 6 colored and 1 white. No deaths. Other items as heretofore reported.

James Smith.

Received October 5, 1907.

# DAVIE.

The jail is built of brick; fireproof; two stories, four cells; windows barred, but large. Heated by stove. Good straw beds and heavy blankets. Water four times a day. Sufficient amount of food; coffee for breakfast. Excreta removed in buckets. Free of vermin. Now confined, 1 black male.

Remarks.—I found the prison in splendid condition. The cells were freshly whitewashed, the beds clean, and only one prisoner. The fail is considered insecure for desperate men, and there are three prisoners in the Mecklenburg jail for security.

IDA M. NAIL.

Received March 25, 1907.

### SECOND REPORT.

The jail is as previously reported as to the building. Now confined, 1 white male idiot, who will probably be removed to the Home. Remarks.—The jail is in a dilapidated condition, but I find no fault with the manner in which it is kept, except that the excreta is uot buried, but thrown ou the back lot. The jail is not safe, and a desperate criminal was removed to the Mecklenburg jail for safe-keeping. Received December 18, 1907.

# DUPLIN.

The prison is now being decidedly improved and enlarged, adding another story.

A. P. Farrior.

Received November 11, 1907.

### EDGECOMBE.

The jail is built of brick and is fireproof. The town fire department. Building is 75 x 75 feet; two cells for whites and four for colored; flue in the top. Stoves. Sufficient amount of bedding, Sexes separated. Water twice a day; two meals. Bath tub and waterworks; required to bathe. Sewerage. No religious services. Now

coufined, 8 colored males, 1 white male and 1 colored insane woman; confined during six mouths, 57; of these, three insane. No deaths.

Remarks.—Our Sheriff is one of the best in the State, and performs his duties well and keeps everything in perfect order.

Received May 27, 1907.

JAMES R. GASKILL.

# GASTON.

The prison is built of brick, 50 x 30, two stories, three rooms, four cells; ventilated by windows. Stoves. All necessary bedding. Males in cells; females in rooms. Drinking water three times daily. All the food they want, and coffee for breakfast. Scoured and disinfected. Sewerage in the cells. Free of vermin. No intoxicating liquors allowed. Religious services when desired; Bibles provided. No deaths. Now confined, 4 white males, 3 colored males; of the four white confined, three are insane. General impression of the management is favorable.

J. P. Rein.

Received October 28, 1907.

# GATES.

The prison is built of brick, 24 x 30 feet, one story, four cells. Stoves. Sufficient bedding. Sexes separated. Drinking water once a day. Sufficient food; no warm drink. Buckets for excreta. No provision for bathing. No prisoners. No deaths. General impression is favorable.

Remarks.—Only one prisoner has been confined in the county jail in twelve months, and he for only thirty days.

Received June 18, 1907.

MARTIN KELLOGG.

### SECOND REPORT.

No change in the prison since the last report. No prisoners confined; in six months, 2. No deaths. General impression of the management is favorable.

MARTIN KELLOGG.

Received September 5, 1907.

### HAYWOOD

The prison building is as heretofore. Scrubbing and disinfectants used to cleanse the jail. Plenty of food and coffee. Bath tub. Sewerage. During six months, 115 whites, 12 colored. No deaths.

Remarks.—The prisoners are treated kindly and humanely. Sanitary conditions fairly good; not so good as formerly, but the Judge now holding court has given the grand jury a strenuous talk upon

keeping the jail in better sanitary condition. There have been four insane persons in jail; three still confined. Religious services almost every Sunday. Four prisoners who have been charged with murder now confined; crimes directly or indirectly the result of whiskey.

Received October 1, 1907.

MRS. M. J. BRANNER.

# HENDERSON.

The jail is as heretofore reported. Water at all hours; ample amount of food; coffee. Prison is whitewashed four times a year. No iutoxicating liquors allowed. Now confined, 1 white male. No deaths. General impression is entirely favorable.

Remarks.—Everything is conducted in as cleanly and humaue a manuer as possible.

Mrs. L. R. Barnwell.

Received March 19, 1907.

# SECOND REPORT.

The prison is as heretofore reported. Now confined, 4 whites aud 4 blacks. General impression is favorable.

Remarks.—No tuberculosis in the jail; do not find that there ever has been. Jail and premises in good condition.

Received September 16, 1907.

LILA RIPLEY BARNWELL.

#### HYDE

The prisou is built of brick, 35 x 40 feet; is not fireproof, and no means of extinguishing fire; ventilated by windows. Stoves. As much bedding as they want. Sexes separated, but we have never had many women. Drinking water once a day; all the food they want. The jail is swept, whitewashed and scrubbed. No provisiou for bathing. Free of vermin. Excreta removed to a pond. No intoxicating liquors allowed. No religious services. One colored male, for costs. No deaths.

Remarks.—The jail is very well kept.

GREELY BRUIN.

Received September 16, 1907.

# LENOIR.

The prison is built of brick, two stories, eight cells; wire screens at the wiudows; ventilated by windows. Stove. Sufficient bedding. Sexes separated. Drinking water as needed; sufficient amount of food; coffee for breakfast. Bath tubs. Sewerage. No intoxicating liquors. Occasional religious services. No deaths. The jail is empty; no prisoners.

J. V. McCall.

Received September 20, 1907.

### LINCOLN.

The jail is unchanged. No prisoners now confined, except occasional town prisoners overnight. No deaths. General impression, fairly good.

Remarks.—New fence encloses the jail. Prison is empty most of the time, Rev. R. Z. Johnston.

Received April 1, 1907.

SECOND REPORT.

The jail is unchanged. No prisoners now confined; during six months, 5. Impression of management is favorable.

Received October 3, 1907.

REV. R. Z. JOHNSTON.

# MACON.

The jail is as heretofore reported. Water at all times; sufficient food; coffee twice a day. Tubs. Required to bathe. Sewerage. No vermin. Occasional religious services. Confined during six months, 1, drunkenness; 1, manslaughter. No deaths. General impression, good.

Remarks.—None now in charge. Number of prisoners so small and irregular that no provision is made for regular religious services.

REV. J. A. DEAL,

R. FURMAN JARRETT, W. H. HIGGINS.

Received March 15, 1907.

# SECOND REPORT.

The prison is as heretofore reported as to building. Drinking water as needed; sufficient amount of food. Required to wash. No intoxicating liquors allowed. No religious services. Now confined, I white male; confined during six months, 13 white males. General impression of management is favorable.

Rev. J. A. Deal.

W. H. HIGGINS,

Received September 28, 1907.

R. F. JARRETT.

### MARTIN.

The jail is of brick, 30 x 40, two stories, four cells. Water and hose for protection against fire. Cells 9 x 9 and accommodate four persons; ventilated by windows. Stove. All necessary bedding. Sexes separated. Fresh water three times daily; good, wholesome food. Prisoners required to bathe. Sewerage. Free of vermin. No intoxicating liquors allowed. Occasional religious services. None now confined. No deaths. General impression is favorable.

Received April 10, 1907.

WILLIAM E. WARREN, M. D.

# McDOWELL.

The jail is brick, 30 x 50 feet, two stories. Fire department and city water. Cells are 10 x 10; two prisoners to a cell. Gratings over windows; ventilator in the roof; heated by stoves. Mattresses and four blankets. One separate cell for females; the remainder for males. Artesian city water in cells. Sufficient amount of food and coffee. Bath tub and soap, etc., provided. Sewerage. No vermin. No intoxicating liquors allowed. Occasional religions services. Two white and two colored males awaiting trial. The jail is used as a lock-up for the town. Number of prisoners during six months, 166. One insane person. No deaths. Religions books and reading matter provided, but they are torn up soon. General impression is favorable. No odors or ill smells were noticeable, and buildings seem to be kept very clean.

Remarks.—Many of these prisoners are drunks, for one night, and many others found not guilty. There are about two thousand foreigners and negroes from other States employed on the railway work. Most of the cases came from these workmen; few natives on this list.

W. F. Cralie,

John M. Houck, B. L. Ashworth.

Received March 15, 1907.

#### SECOND REPORT.

Prison is as heretofore reported. Management very good. Many prisoners for a night only, as the jail is used as a lock-up, and many foreigners are employed on railroad work near Marion. No religious services. Testaments bought by Visitors. Mrs. E. A. Thomas,

JOHN M. HOUCK, MRS. E. I. DYSART.

### MECKLENBURG.

The prison is as heretofore reported as to building. Unlimited supply of nncooled city water in reach of all; as much bread and meat as can be eaten; no warm drink. Tubs and basins in all wards, but bathing not required. Sewerage. Not free of vermin. No intoxicating liquors allowed. Regular volunteer religious services. In one instance an officer was attacked by a prisoner and the latter was whipped into submission. For insubordination rations are cut short. Now confined, 29 colored males, 6 colored females, 4 white males, 3 white females; total, 42; during six months, confined, 364. No deaths. General impression is favorable, but certain details referred to in remarks should be corrected.

Remarks.—Blankets should be kept clean. If the inside of the cells were white instead of black, conditions would be improved. No warm drinks provided. Change of diet needed; no vegetables for some time past. Disinfectants and better care of the proper cleansing of the jail needed.

REV. Francis M. Osborne,

Received June 7, 1907.

JOHN McDowell.

### MONTGOMERY.

The jail is as heretofore reported. Received July 6, 1907. R. T. POOLE.

# MOORE.

The prison is built of brick,  $28 \times 30$  feet, three stories, six cells; residence part in front; cells  $10 \times 10$  feet, will hold six persons; no obstruction to windows. Ventilated by windows and foul-air shafts through the roof. Steam heated. A cot and three blankets to each. Sexes separated. Fresh water three times a day; bread, meat, peas, and occasionally coffee. Bath tub in connection with each cell; required to bathe. Sewerage. No intoxicating liquors allowed. No regular religions services. Now confined, 4 blacks and 1 white; one of these insane; during six months, 16. No deaths.

Received July 6, 1907.

JOHN CAMPBELL.

### SECOND REPORT.

The prison is unchanged. Now confined, 2 whites, 4 blacks; of these, two women; during six months were confined 32, three of whom were insane. Other items as previously reported.

Received October 2, 1907.

JOHN CAMPBELL,

### NEW HANOVER.

Though the building itself has not been changed, many minor improvements have been made. It has been replastered and repainted inside; a new heating arrangement for steam, improved method of sewerage, floors arranged with drainage, so they can be easily cleaned. A large cooking range has been added and the variety of prison fare increased, so there should be no complaint on that score. A hammock and two blankets each. Better water and at all times. Hominy, beans, vegetables every day and beef stew on Sunday. Hot and cold shower bath; required to bathe. Sewerage and floor drains. Free of vermin. The worst punishment is forcing prisoners to bathe and wash their clothes. No intoxicating liquors allowed. Regular religious services. Now confined, 5 colored males, 1 colored female,

2 white males; total, 8; during six months, 282. Two deaths from September 1, 1906, from alcoholism. General impression is very favorable.

Remarks.—I am glad to report the great improvement in the jail. Besides the general repairs and cleaning mentioned, the Commissioners contemplate adding several new steel cells, to prevent the crowding of prisoners and to have a suitable place for the insane until they can be disposed of. The entire appearance of the prison and the prisoners is very gratifying. It would be a great advantage as to cleanliness if the authorities could provide clothing for them while in prison, thus obviating the necessity of their having to wear the dirty raiment in which so many are clad when sent to jail.

Received June 1, 1907.

A. G. HANKINS.

#### SECOND REPORT.

We found the jail and premises in very good condition. The prisoners are well fed and cared for, but there is still need of cell room. We have been expecting an addition made to meet demands, but this has been postponed. It is greatly improved by the addition of a new steam heater and new sewerage arrangements. Number confined, 19; during six months, 128. General impression of management, very favorable.

A. G. HANKINS.

Received November 30, 1907.

J. T. KERR.

## ONSLOW.

The prison is as heretofore reported. Confined during six months, 17. No deaths. No prisoners now in charge. General impression is favorable.

G. H. Stamons.

Received Jnne 14, 1907.

# PASQUOTANK.

The prison is built of brick. Stoves. All bedding necessary for comfort. Sexes separated. Water all the time; sufficient amount of food; coffee. Scrubbing and water-works for cleanliness of the jail. Prisoners required to bathe. Sewerage. Occasional religious services. None now confined; during six months, 12. No deaths. General impression is very favorable.

S. L. Sheep.

Received July 17, 1907.

# PERQUIMANS.

The prison is built of brick and wood, 20 x 30 feet; is not fireproof. No special means for extinguishing fire. It is one story high, with two rooms and two cells, with corridor; cells 8 x 10 and 6 x 10. Ven-

tilated by windows. Stoves. Suffering in cold weather. No special reservation for sexes, but adjusted at the time of incarceration. Drinking water once daily; snfficient amount of food and warm drink. Occasionally scribbed. There is no provision for bathing, and prisoners are not required to bathe. The arrangement for disposition of excreta is most unsanitary. No intoxicating liquors allowed. No religious services. Now confined, 4 prisoners. No deaths. The management is as good as is practicable.

Remarks.—The jail is a nuisance to the town and a stigma to the county. It should be rebuilt. At its present situation and in its present shape it is impossible to make it sanitary or respectable.

# ROBESON.

The jail is unchanged. Free of vermin. No intoxicating liquors allowed. No regular religious services. Three colored, three male and one female Croatan Indians. No deaths. General impression is favorable. The management has recently been changed.

Received March 18, 1907.

JOHN M. MCNEILL.

### ROCKINGHAM.

The prison is as heretofore reported. Prisoners are only kept in jail to await trial. None now confined. No deaths. General impression is favorable. The building is not modern and needs improvement in many ways.

IRA D. HUMPHRIES,

Received March 5, 1907.

WILLIAM CUMMINGS.

### ROWAN.

The old jail building is still in use, and items are as previously reported.

Remarks.—We inspected the jail this April 4th and found four prisoners—three white and one colored—all confined in the same room, to-wit: one woman in one cell, one man and a boy in another cell, and the colored man in another. We found the cells and the corridors not cleanly swept. We call attention of the Board to the fact that the Commissioners are erecting a new jail, which has only three apartments for prisoners, instead of the five called for by section 1336 of the Revisal.

F. J. Murdoch,

Received April 8, 1907.

H. T. TRANTHAM, JAMES D. HEILIG.

### SECOND REPORT.

The prison is as heretofore reported. The new building is not yet occupied. Now confined, 3. General impression of the management is fair.

REV. F. J. MURBOCH.

Received September 16, 1907.

# RUTHERFORD.

The jail is as heretofore reported. No suffering in cold weather. Sufficient amount of bedding. Sexes separated. Free of vermin. No intoxicating liquors allowed. Occasional religious services. Now confined, 2 colored males. No deaths. Other items previously reported. General impression is favorable.

E. B. HARRIS,

T. B. TWITTY, M. D.,

Received March 25, 1907.

W. A. THOMPSON, M. D.

### SAMPSON.

The prison is built of brick, is practically fireproof, and there is a fire department in the town; 50 x 80 feet, one story. There is a room 12 x 12 and four cells 8 x 10; windows barred; no other ventilation. Stoves. Drinking water three times daily; sufficient amount of food; no warm drink. No provision for bathing and not required to wash. Water-works, but incomplete. Occasional religious services. Hanged, 1. Bible and religious papers sent by friends. General impression is favorable, except for water supply.

Remarks.—Jail is too small. Blacks and whites not in separate apartments. Rev. T. M. Lee,

F. B. Johnson,

Received February 7, 1908.

Mrs. T. L. Hubbard.

### SCOTLAND.

The prison is as heretofore reported. Now confined, 9 colored males. The county has had the same Sheriff for eight years—a good officer—and the management is just the same each year.

MRS. WALTER McEACHIN,

Received October 18, 1907.

MISS EFFIE MCRAE.

# STANLY.

The jail has not been changed since the last report. Sufficient amount of food and fresh water supplied three times daily. Free of

vermin. Sewerage. Now confined, 1 white and 1 colored male; during six months, 36. No deaths. General impression of the management is favorable.

R. E. Austin.

Received September 16, 1907.

### STOKES

The jail is as heretofore reported. As much bedding as they want. Water as desired; sufficient amount of food. Lime, soap and scrubbing for cleansing the jail. Free of vermin. No intoxicating liquor, except when prescribed by physician. Occasional religious services. Now confined, 1 white male, 2 colored and 1 white female insane. Confined during six months, 10. No death. Other items as previously reported. General impression, favorable. N.O. Peterse.

Received March 19, 1907.

### SECOND REPORT.

The prison is as heretofore reported. Now confined, 1 colored male, 1 white male and 1 white female, the latter insane. She has been in jail since December 27th. Confined during six months, 4 whites and 4 colored. One white male sent to the Dangerous Insane Department. General impression of the management is favorable.

Received September 11, 1907.

N. O. PETREE.

#### SURRY.

The jail is brick, 30 x 50 feet, two stories. No special fire protection. Windows barred. Steam heat. Sufficient amount of bedding. Four rooms for males, two for females; rarely have a woman in prison. Fresh water twice to three times daily; as much food as they want. Bath tubs; not required to bathe. Sewerage. Free of vermin. No intoxicating liquors allowed. Occasional religious services. Now confined, 1 black male. No deaths. For some time the number of prisoners has been smaller than ever in the history of the county. General impression is fairly good.

J. R. Lewellyn.

Received March 21, 1907.

### TYRRELL.

The prison is as heretofore reported. None now confined; during six months, 2 colored males. No deaths. The general management is all right, except not sufficient care exercised for safe-keeping of prisoners. Two prisoners escaped through the open door.

Received March 7, 1907.

J. C. MEEKINS, SR.

### SECOND REPORT.

The prison remains nuchanged. No prisoner has been confined from March to September, except for a few hours while arranging bond. No arrangements have yet been made for the separation of tuberculous prisoners from others.

J. C. Meerins, Sr.

Received September 5, 1907.

# VANCE.

The prison is as heretofore reported. Protected against fire by city fire department. Windows. Stoves. Two double blankets to each person. Sexes separated. Unlimited supply of town water; good food; coffee. Soap, water and disinfectants used in cleansing the jail. Sewerage. Basin for bathing; not required. No intoxicating liquors allowed. Religious services occasionally. Now confined, 4 white and 2 colored majes; died, 1, from old age. It is never overcrowded. General impression of the management is favorable.

Received December 9, 1907.

DR. F. R. HARRIS.

### WAKE.

The prison was enlarged last year, with new steam heating and sanitary plumbing added. The addition is  $28\frac{1}{2} \times 17\frac{1}{2}$  feet, and 35 feet high. The building is two stories high and has nineteen cells and rooms. As much bedding as needed. Sexes separated by brick walls. Sufficient amount of food; two meals a day; no coffee. Jail is sconred and washed after each court. Bath tubs in each department, and prisoners are required to bathe. Sewerage. No complaint of vermin; insecticide is used. No intoxicating liquors are allowed. Religions services on Sundays and other days. Now confined, 5 white males, 2 white females, 16 colored males, 5 colored females; total, 28; confined during six months, 384. No deaths. The jail has not been crowded since the enlargement of the building. A careful record is kept. General impression of the management is favorable.

Remarks.—We find the jail in as good condition as present circumstances admit. We recommend that all the window glass be cleaned (of paint) or new glass be substituted; that lattice doors be provided in the apartments for females, both white and colored; that the entire building be whitewashed—this for the health and comfort of prisoners. As a precaution against disaster from fire, we recommend that the ventilating fines from the cells be extended so as to project above the root, instead of terminating in the garret or between the celling and the roof.

I. C. Blair,

Received October 9, 1907.

JOHN A. MILLS.

#### SECOND REPORT.

Federal Court brings many prisoners to the jail during term time, and last court there were 63 prisoners at one time. During the six months, 59 white males, 3 white females, 256 colored males and 15 colored females; total, 333. After each term the jail has to undergo a thorough cleaning and disinfecting to get rid of vermin brought in on the persons and clothes of prisoners.

Remarks.—Owing to the large number of Federal prisoners here during the term, and many of whom are awaiting the next term, two weeks off, the jail is in a foul condition in the colored department. As soon as prisoners can be removed, a thorough cleaning will be made. A new porch has been built the length of the cook room, and adds to its comfort and appearance. The improvements recommended in the last report have been made.

I. C. Blair,

J. A. MILLS.

Received January 1, 1908.

County Board of Charities.

# WARREN.

The jail is as heretofore reported. No suffering in cold weather. Sufficient amount of bedding. Separate cells. Drinking water as often as necessary. Good food; coffee. Bath tubs; required to bathe. Free of vermin. No intoxicating liquors allowed. No religious services. Now confined, 2 colored and 1 white; during six months, 12. No deaths. General impression is favorable.

Received March 21, 1907.

P. H. ALLEN.

### SECOND REPORT.

The prison is as heretofore reported. No prisoners now confined; during six months, 19, one of whom was insane. No deaths. General impression is favorable.

Received October 3, 1907.

J. A. Huddings.

# WAYNE.

The prison is brick; fireproof. City fire department convenient. Windows have wire netting below, bars above. Has hot-air furnace. Sexes separated. Water in the jail. Food invariably meat, peas, corn bread and biscuit; ample quantity. Prisoners not required to bathe; provision for bathing. Sewerage. No intoxicating liquors allowed. Occasional religious services. Now confined, 6 colored males, 2 colored females; during six months, 39—two white and 37 colored. No deaths. General impression of management is favorable.

Remarks.—We should like to see a change of diet for the prisoners, and that they be furnished coffee when desired. At prevailing prices, the Sheriff probably furnishes all he can.

M. L. LEE,

Received November 25, 1907.

REV. F. W. FARRIES.

# WILSON.

The prison is unchanged since the last report.

Received June 2, 1907. Rev. T. A. Cheatham.

# COUNTY CONVICT CAMPS.

# ALAMANCE

The camp is constructed of wood, 30 x 16 feet, one story; two rooms, about 13 x 16. White and colored prisoners are not confined in the same room. No means for extinguishing fire. Ventilation by window; heated by stove. Enough bedding for comfort. All the food they want. Three meals a day; drinking water as needed. female prisoners. Required to bathe once a week in summer. Blankets washed as needed; straw changed in ticks when necessary. Sewerage. Free of vermin. No punishment since present officer has been in charge. No deaths. No prisoners known to have inberchlosis. Prisoners suffering with this disease are not confined in the same room at night with others. Connty physician makes monthly inspection. Work all day in good weather. Two employees. Salary of supervisor, \$50; gnard, \$30. Present officer in charge will try to have regnlar religions services. In the stockade on Sunday; chained at night. No boys at present. Now in charge, 3 white males, 6 colored males; total, 9.

Remarks.—The convicts being out on the roads, this blank was sent to the officer in charge, with request that he fill it out. Data above given by him.

REV. JEREMIAH W. HOLT,

P. H. FLEMING,

Received April 12, 1907.

J. A. TURRENTINE.

#### SECOND REPORT.

The camp is as heretofore reported. One prisoner whipped. One case of tuberculosis and prisoner removed by pardon. No religious services. Now in charge, 1 white and 6 colored. No boys. Terms, from thirty days to three years.

REV. JEREMIAH W. HOLT,

P. H. Fleming.

Received September 10, 1907.

J. A. TURRENTINE.

# DAVIDSON.

The camp is a frame building, 18 x 36 feet, one story and two rooms. White and colored prisoners are separated at night. Buckets for extingnishing fire. Ventilated by windows and doors. Heaters. No suffering from cold; three blankets each. No female prisoners. All the food they want; no coffee or other warm drink; as much cool water as wanted. Prisoners required to bathe once a week. Blankets washed monthly. Scalding, etc., used in cleansing the camp.

Excreta hauled off. Free of vermin. Straw in the mattresses changed once a month. Punishment inflicted upon one—whipped with strap, for not obeying, by the Superintendent. Sick are well cared for by physicians. No deaths; none known to have tuberculosis. County physician makes monthly inspection of sanitary condition. Hours of work, ten. Three employees; salaries amount to \$100 per month. Prisoners have religious literature. In camp on Sundays; chained' together at night. No boys at present. Now in charge, 11 colored males.

Received May 13, 1907.

### SECOND REPORT.

The camp is as previously reported. Frame building of one story and three rooms. Three meals per day; no coffee. One whipped for disobedience. No deaths. Prisoners chained together at night. Nine colored and two white males. Other items unchanged.

Received October 5, 1907.

JAMES SMITH.

## EDGECOMBE.

The camp has tents, 21 x 49 feet. White and colored prisoners separated. Wood heaters for the winter. Sufficient covering. As much food as they want three times a day; no warm drink. No female prisoners. Required to bathe. Camp cleaned daily by prisoners, and excreta buried. Free of vermin. No punishment. Sick are sent to hospital. No deaths. County physiciau makes a monthly inspection of the camp. Hours of work, 6 to 6 o'clock. Five employees. Amount paid supervisor and guards, \$175. No religious services. Prisoners chained together at night. Boys in a separate teut. Now confined, 31 colored and 3 whites.

J. B. Boddie.

Received May 27, 1907.

# HAYWOOD.

The camp is frame, one story high; ventilated by windows. No suffering in cold weather; sufficient quantity of bedding. Three meals a day and coffee. Drinking water as wanted. Seldom have religious services—occasionally. In camp on Sundays. Boys confined with the men.

Mrs. M. J. Branner.

Received October 1, 1907.

#### HENDERSON.

The camp is a frame building, one story; one large dormitory; two other rooms and kitchen outside. White and colored prisoners are confined in the same room. It is on the bank of a large stream. No suffering in cold weather. Stoves. Ample amount of bedding. All the food they want; three meals a day and coffee twice; drinking water as needed. Required to bathe. Blankets washed frequently. Camp is clean and well kept. Free of vermin. Mattresses new. No panishment has been inflicted. Sick well cared for; separated from the other convicts. No deaths. Dr. A. B. Drafts is the physician. Work ten hours per day. Two employees. Religions services. Prisoners in camp on Sundays; chained together at night.

Remarks.—One colored boy was sent yesterday to the chain gang for shooting another. Camps and convicts in good condition. It is my belief that many of them are more comfortable than they would be in their own homes.

LILA RIPLEY BARNWELL.

Received March 19, 1907.

#### SECOND REPORT.

The camp is nnchanged since the last report. No deaths. No boys. Remarks.—Most of the prisoners are in for short terms—petty offenses. They have frequeutly told me that they preferred the camp life to confinement in jail. The management is good, and they are kindly treated.

LILA RIPLEY BARNWELL.

Received September 16, 1907.

### McDOWELL.

The camp is a frame building, 16 x 30 feet, one room. Whites and blacks in the same room—white on one side and colored on the other. Buckets in case of fire. Stoves. Two to four blankets each. No females. All they want to eat; three meals and coffee twice a day; water as wanted. Required to bathe. Blankets washed every two weeks. Camp sconred and scalded every two weeks. Free of vermin. No pnnishment. No sickness since the establishment of the camp. Physician makes a monthly iuspection. Men work ten hours per day. Superintendent and four guards. Salary of Superintendent is \$65 per month, and \$20 for guards. Religious services. In the stockade and yard on Sunday. Prisoners are chained to one long chain which runs through the center of the building. Boys confined with other prisoners. Now confined: white males, 9; colored males, 14. Seutences, twenty days to three years.

W. F. Craio,

B. L. ASHWORTH, JOHN M. HOUCK.

Received March 15, 1907.

# SECOND REPORT.

Tents are nsed at present at the camp. No suffering from cold. Sufficient food; three meals; coffee; drinking water as needed. Attended by Connty Physician when sick. No religious services. Prisoners are chained together at night. No boys in the gang. I only saw the prisoners while at work. They are well clad and look well; nearly all negroes.

JOHN M. HOUCK.

Received October 23, 1907.

### MOORE.

The camp is a one-story frame bnilding. In winter the convicts are housed in the jail. Sufficient bedding. Plenty of food and drinking water. Required to bathe. Punishment is whipping. No deaths. County Physician makes monthly reports. Worked ten hours a day. Three employees. In camp, chained at night. Boys with others.

Received October 2, 1907. John Campbell.

### PASQUOTANK.

Use canvas tents when on the road, and the jail bnilding in the winter. Whites and blacks are separated at night. Stoves. No suffering from cold. No women. All the food they want; coffee; drinking water as needed. Required to bathe. Blankets washed. Antiseptic spray nsed. Excreta carried away. Yes, punished by whipping. The sick are well cared for. No deaths. Physician makes monthly inspection. Work ten hours per day. Five employees. Superintendent receives \$70; guards, \$30. Religious services. Sundays spent in camp. Prisoners chained at night. Boys with the others.

Received July 17, 1907.

S. L. SHEEP.

### ROCKINGHAM.

Movable canvas tents; three of these, 30 x 50, 12 x 16 and 12 x 12 feet. White and colored are confined in the same tent. No means for extingnishing fire. Stoves and heaters. No, I think that the prisoners are fairly comfortable in cold weather. No women. All the food they want; three meals, with coffee; drinking water at all times. Required to bathe. Blankets washed once in two weeks. Free of vermin. Straw in mattresses changed twice a year. Whipping the prisoners has been abolished. The sick are well cared for, considering the equipment. Physician does not make a monthly inspection of the sanitary condition of the camp. Work nine hours per day. Six to eight employees; \$40 per month for Superintendent and \$15 for gnards. No religious services. In camp on Sunday; chained together at night. Boys with the men. Now confined, 7 whites and 11 colored; total, 18.

Received March 5, 1907.

### ROWAN.

The camp is as heretofore reported. Enough bedding. As much food as they want; three meals daily, except Sunday, when they have two meals; coffee once a day; drinking water as needed. Bathe every Saturday. Blankets washed once in three months. Some vermin in Camp No. 1; none in Camp No. 2. Punished by whipping, about a dozen; fighting, not working. Sick are fairly well cared for; if very sick, sent to the County Home. No monthly inspection by the physician. Men are worked eleven hours at both camps. Four employees at each; salaries, \$50, \$35 to two, and \$40. Religious services at one camp several times a month; none at the second. Prisoners are in the tents or in the shade on Sunday; chained together at night. Boys with the men. Present at Camp No. 1: white males, 6; colored males, 29; at Camp No. 2, 1 white, 31 colored; total, 67.

Remarks.—Some of the negroes claim to be nnder sixteen. Camps are cleaner and prisoners look better than ever before. Fifteen prisoners have escaped from the camps during six months. It costs the county much money to convict and send them to the gang, and they should be kept securely.

REV. F. J. MURDOCH.

Received April 8, 1907.

#### SECOND REPORT.

Two camps in this county. At Camp No. 1 one white prisoner, prefers to sleep next to the guard in the colored department. Camp No. 2, whites and blacks separated. Convicts receive each five pounds of meat a week, bread, peas, Irish potatoes, bread and molasses, all they want; coffee for breakfast. Some vermin. Prisoners have been whipped for disobedlence—fighting. Six employees at one camp and five at the other. Supervisors, \$65, \$60 and \$50; gnards, \$35 to \$45. Prisoners are chalmed together at night. Boys in with the men. Number prisoners at Camp No. 1, 1 white and 25 colored, one under sixteen; at Camp No. 2, 12 white and 33 colored, one under sixteen; total, 71.

REV. F. J. MURDOCH.

Received September 6, 1907.

# RULES AND REGULATIONS FOR THE CONDUCT OF PRI-VATE INSTITUTIONS FOR THE CARE AND TREATMENT OF INSANE PERSONS, IDIOTS, FEEBLE-MINDED PER-SONS AND INFBRIATES.

The following rules for the conduct of private institutions under the supervision of the Board, and form of application for license, have been adopted by the Board of Public Charities:

No. 1. All persons desiring to open or maintain an institution for the treatment and care of insane persons, idiots, feeble-minded persons or inebriates must apply for license as per form prescribed, which will be sent to them, upon request, by the Secretary of the Board of Public Charities, Raleigh, North Carolina.

No. 2. License will be granted upon such application, no objection appearing, and will be issued in the form approved by the Board and attached to these regulations.

No. 3. Said license shall be good for the period therein named, but may be vacated and annulled at any time, by action in the Snperior Court of Wake County, by the Board of Public Charities, when it shall appear to the satisfaction of said Board that the managers of said institution for insane persons, idlots, feeble-minded persons or inebriates have been guilty of gross neglect or of cruelty or immorality.

No. 4. Said license shall be exposed to public view in the office of the superintendent of said institution.

No. 5. The superintendent of said institution for the care and treatment of insane persons, idiots, feeble-minded persons or inebriates shall file with the Board of Public Charities a copy of its by-laws, rules and regulations for its daily governance, and a statement of its rates of charges.

No.6. The said institution shall be open to the inspection of the Board of Public Charities or any representative thereof, which inspection shall be performed when and as often as the Board may see fit.

No.7. The superintendent of said institution shall report to the Board of Public Charities on the first days of January and July, respectively, of each year, in reply to inquiries duly sent from the office of the Board; and said inquiries shall always include in their number the names of the officers of the institution, the number and residence of all patients in the institution, and of those admitted and discharged during the preceding six months, and such other matters as may be necessary for the full information of the inspecting or reporting representative of the Board.

No. 8. The books of the institution shall at all times be open to the inspection of the Board of Public Charities or any member thereof.

No. 9. The superintendent of the institution for the care and treatment of insane persons or inebriates, or its active medical officer, shall be a physician in good standing, holding license from the State Medical Board of North Carolina.

No. 10. The female department, if any, shall be wholly separated from the male department.

No. 11. The chief attendants in both departments shall be trained nurses.

No. 12. In the event of a death in the institution, if no resident consulting physician has been in attendance, the coroner shall be notified to take action.

No. 13. Such additions to these regulations will be made as experience may require.

### FORM OF APPLICATION FOR LICENSE.

In compliance with Chapter 1 of the Public Acts of 1899, being an

To the Board of Public Charities of North Carolina:

ment of the Insane, Inebriates, Idiots and Feeble-minded Persons, I,, of the Town of, County of
, County of, State of North Carolina.
(Describe the institution).
The number of persons for whom accommodations will be provided is; the name of the person to be placed in charge is; and I also further declare that the said
Board of North Carolina, and has had an experience of
(Give names below of three reliable persons as reference).
Dated at, this day of, A. D. 19

Subscribed and sworn to before me, this .... day of ....., 19...

# RULES FOR THE MANAGEMENT OF PRISONERS HAVING CONSUMPTION.

These rules were formulated by Dr. R. H. Lewis, Secretary of the Board of Health, by request of the Board of Charities, and have been mailed to all the counties and to various officials of county justitutions:

- 1. They should be confined in a special cell, or compartment, with a sunny exposure, if possible.
  - 2. They should have their own special driuking cups and tableware.
- 3. They should be provided with spit-cups with handles, so that they can be held near the mouth. Some antiseptic solution, or at least water, to prevent the drying of the spit before it is destroyed, should be put in the cup. The cups should be scalded out every day.
- 4. They should be absolutely forbidden to spit on the floor or walls and made to use the spit-cups always.
- 5. They should be supplied with the most untritious food that circumstances will permit.
- 6. They should be allowed as much fresh air as possible—day and night.
- 7. They should not be required to do any work that will tire them, as fatigue is harmful.
- 8. The cell or room, when vacated by a consumptive, should be immediately disinfected, by washing the entire interior of an iron cell, and the woodwork in case of a room, with a 1-1000 solution of bichloride of mercury. Plastered walls should be whitewashed.

RICHARD H. LEWIS, Secretary State Board of Health.

# FROM PROCEEDINGS OF THE THIRTY-FOURTH NA-TIONAL CONFERENCE OF CHARITIES AND CORREC-TIONS, MINNEAPOLIS, MINN., JUNE, 1907.

* * * "From a few States, notably Illinois, Indiana, Massachusetts and North Carolina, where there has been more than ordinary interest aroused in charities and correction during the past year, the reports are longer than usual. In each case the interest appears to justify the length of the reports."—Committee on Reports from States.

### NORTH CAROLINA.

Miss Daisy Denson, Secretary Board of Public Charities, Corresponding Secretary.

### NEW DEVELOPMENTS.

The new buildings for insane have been completed and opened for occupancy at Raleigh and Goldsboro, admitting 220 additional patients. At Morganton Hospital an amusement hall has been erected. Several private hospitals with charity wards have been opened. During the year there will be much activity along this line. One hospital alone is to cost between two and three hundred thousand dollars.

#### LEGISLATION.

The acts of the General Assembly of 1907 relating to the defective, destitute and delinquent classes will make the brightest page in the development of our charities and corrections. In addition to laws giving actual relief, the State has declared a policy in favor of State care for all indigent mental defectives.

### THE INSANE.

A hospital commission of five business men was created for the special purpose of expending an appropriation of \$500,000 in improvements and enlargement of the present hospitals for the insane, and, in its discretion, to establish a distinct institution, if deemed necessary. This law passed unanimously in both houses. It is very broad in construction and reads as follows: "To make provision for the care and accommodation of all mental defectives, including epileptics, dangerous, violent and indigent idiots and all incurable as well as curable insane, all insane and imbecile Croatan Indians and all other mental defectives whose condition is such that, in the opinion of the hospital authorities, they require hospital treatment and can be advantageously treated in such a colony."

### TUBERCULOSIS.

An act creating the North Carolina Tuberculosis Sanatorium for Consumptives; \$15,000 for its establishment and \$5,000 per annum for support. Fifteen directors were named by the Législature. They have held their initial meeting, appointed an executive committee and are preparing to select the site.

Five thousand dollars annually was appropriated for the erection of cottages for the tubercular insane at the Morganton Hospital.

A law was enacted requiring the separation of tubercular prisoners from other prisoners, and that they be confined in cells or rooms kept exclusively for their use. If there is any suspicion of the disease, the officer in charge is required to have the prisoner examined. This applies to all jails, camps and State prisons. It does not prevent the working together of the prisoners when in the open air.

#### THE REFORM SCHOOL.

An act was passed establishing a reform school, under the title of "The Stonewall Jackson Manual Training and Industrial School," with the widow of the illustrious Confederate general as the first-named director in the bill. There are to be fifteen directors, a number of them women. A committee

of five members of the Legislature was appointed to investigate reform schools and report its recommendations to the Governor by September 1st, when a meeting will be held and the other directors, officers, etc., will be chosen. The appropriation of \$5,000 per annum merely insures a beginning.

### COMPULSORY SCHOOL LAW FOR THE DEAF.

A compulsory school law was passed, requiring the attendance of white deaf children, also limiting the institution to residents of North Carolina, except when there is room beyond the needs of the State, when pay pupils may be received.

A tentative compulsory school law for the State. This allows districts or counties to vote upon the question when public sentiment favors it; also, a system of high schools was established, the appropriations to State colleges largely increased, and several educational institutions established.

#### PENSIONS.

Pensions to Confederate veterans were increased to \$400,-000 per annum.

### CHILD LABOR.

The present law was strengthened, the age limit advanced for illiterate children, and night work prohibited. It met with no opposition from the manufacturers, but was passed with their approbation.

### BOARD OF AUDIT FOR COLORED ORPHANAGE.

This institution is a private one, which has been receiving annual appropriations from the State, and until recently the State had no representation on the board. It is the policy of the State to have directors on all boards of institutions where State money is given. Directors have been appointed also.

### COUNTY INSTITUTIONS.

Several additional counties were given permission to establish eamps, and a number to build or remodel jails and Homes.

### PRIVATE SOCIETIES.

A law was passed "to permit benevolent societies to purchase, receive, hold and sell personal and real property."

The vagrancy law, temperance and other measures conducive to good morals were strengthened.

Increased appropriations and additional improvements were made for most of the institutions.

#### NEEDS.

Our needs are as last reported, but I am happy to say that we shall soon meet them by establishing several new institutions and enlarging others, namely, more room for the insane, care of epileptics and the feeble-minded, and a reform school for youthful delinquents.

We will still need much, especially classification, etc., of prisoners, but feel very hopeful of the development of our institutions along desirable lines.

### REMARKS.

There is a lively interest felt in our institutions, and the tendency is to "state care" for the indigent sufferers of all defective classes.

# SPECIAL SESSION OF THE ASSEMBLY OF 1908.

The Assembly passed the following laws in regard to the Charities:

A compulsory school attendance law for the blind, similar to the one enacted affecting the deaf.

A law requiring the counties to pay the traveling expenses of the indigent blind and deaf children from their homes to the schools and return, in addition to the \$20 per year now paid for clothing.

Counties to furnish \$20 for burial expenses of indigent Confederate pensioners, when approved by the Chairman of the Pension Board of the county.

Rents and profits from real estate used exclusively for charitable, religious or educational purposes to be exempt from taxation.

In the line of prevention of crime and other social evils was passed a law which will make North Carolina a prohibition State; the same to be voted on by the people on the 26th of May, 1908, and to go into effect January 1, 1909.

TABULATED REPORTS OF COUNTY COMMISSIONERS.	
TABOLATED HEI OHTO OF COOKITY COMMISSIONETS.	
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# REPORTS OF COUNTY

		mber nmate:		Insane.			ded.	gi Chile		
Homes.	White.	Black.	Total.	White.	Black.	Epileptic.	Feeble-minded.	White.	Black.	Building.
Alamance	9	11	20	0	1	2		0	1	frame.
Alexander	10	1	11	0	0	1	1	0	0	frame.
Alleghany	4	0	4	0	0	1	1	0	0	frame.
Anson	8	11	19	2	2	1	2	0	1	frame and
Ashe	13	0	13	0	0	2	5	3	. 0	brick. frame,
Beaufort	8	6	14	1	1			0	2	frame.
Bertie	4	. 1	5	0	0	1	2	.0	0	frame.
Bladen	0	0	0	0	0	0	0	0	0	frame.
Brunswick	8	0	8	3	0	3	3	0	0	frame.
Buncombe	50	12	62	4	1	1	8	2	0	brick.
Burke	22	5	27	1	0	2	20	0	2	frame,
Cabarrus	16	10	26	3	0	0	6	0	1	frame.
Caldwell	7	0	7	2	0	0	7	0	0	frame.
Camden	1	0	1	0	0	0	0	0	0	frame.
Carteret	No H	ome.								
Caswell*			18					0	0	
Catawba	13	6	19	0	0	0	4	0	1	frame.
Chatham	21	14	35	1	1	4	10	0	0	frame.
Cherokee	2	0	2	0	0	0	0	0	0	frame.
Chowan	1	4	5	0	1	0	0	0	0	frame.
Clay	1	0	1	0	0	0	0	0	0	frame.
Cleveland	19	7	26	0	0	2	5	0	0	brick.
Columbus	14	2	16	1	1	1	2	0	0	frame.
Craven	19	1	20	0	0	0	1	0	0	frame,
Cumberland	10	4	14	2	0	0	2	0	0	frame.
Currituck	No H	ome.								
Dare	0	0	0	0	0	0	0	0	0	frame.
Davidson	22	3	25	0	2	2	12	0	0	frame and brick.
Davie	4	4	8	2	0	2	1	1	1	brick.
Duplin	1	4	5	0	0			0	0	frame.
Durham	18	7	25	4	4	1	6	0	1	brick and frame.

# COMMISSIONERS.

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Fire Protection.	Insurance.	Heating.	Water Supply.	Ventilation	
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ire	181	8	Tel .	e e	Food.
E4 .	7	щ	5	>	<u>(4</u>
none,	yes.	open fires.	well.	doors and windows.	good.
none.	no.	open fires,	well.	windows and doors.	sufficient.
none.	no.	stoves. open fires.	spring.	doors and windows.	sufficient.
none.	yes.	open fires.	well.	doors and windows.	sufficient.
none.	no.	open fires.	spring.	windows and doors.	sufficient.
none.	yes.	stoves,	wells.	windows and	all they want.
buckets.	no.	stoves.	wells.	doors. windows and doors.	all they want.
none.		open fires.	spring.	doors and windows.	
none.	yes.	stoves.	cistern, well.	doors and windows.	sufficient.
hose, water- works.	yes.	steam.	water-works.	ventilation pipe, windows.	good variety.
none.	no.	open fires.	well.	doors and windows.	good.
no.	no.	grates.	well.	doors and windows.	good.
no.	no.	open fires.	spring.	doors and windows.	sufficient.
none.	no.	heaters.	well.	doors and windows.	good.
none.	no.	open fires.	spring.	doors and windows.	sufficient.
none.	no.	open fires.	well and spring.	doors and windows.	good.
none.	no.	open fires,	well.	doors and	plenty.
none.	no.	stoves, heaters,	driven well.	windows. doors and	good.
none.	no.	open fires.	well.	windows.	good.
buckets.	yes.	open fires.	well.	windows doors and	sufficient.
buckets.	yes.	heaters.	deep well.	windows.	good.
buckets.	yes.	stoves.	pumps,	windows.	sufficient.
buckets.	yes.	open fires,	well.	windows.	good.
buckets.	yes.	stoves,	well,	doors and windows,	good.
no.	yes.	stoves,	pump.	doors and	sufficient.
no.	no.	open fires.	well.	windows. doors and	sufficient.
buckets.	no.	open fires.	well.	windows. doors and	. sufficient.
no.	no.	open fires.	well.	windows.	sufficient.
buckets.	yes.	open fires, stoves.	well.	windows. doors and windows.	good.

Homes.	Deaths, September 1, 1906, to September 1, 1907.	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services.
Alamance	3	yes.	no.	yes.	no.	yes.
Alexander	2	yes.	no.	yes.	no.	no.
Alleghany	1	yes.	yes.	yes.	no.	no.
Anson		yes.	no.	yes.	no.	yes.
Ashe	1	yes.	no,	yes.	no.	no.
Beaufort	3	yes.	no.	yes,	no.	yes.
Bertie	2	yes.		yes.	no.	yes.
Bladen						
Brunswick	1	yes.	no.	yes.	no.	yes.
Buncombe	15	yes.	no.	yes.	no.	yes.
Burke	0	yes.	no.	yes.	no.	yes.
Cabarrus	6	no.	no.	yes.	no.	yes.
Caldwell	0	yes.	no.	yes.	no.	yes.
Camden	2	yes,	no.	yes.	no.	no.
Carteret	No H	ome,				
Caswell*	3					
Catawba	2	yes.	no.	yes.	no.	yes.
Chatham	2	yes.	no.	yes.	yes,	yes.
Cherokee	0	yes.	no.	yes.	no.	no.
Chowan	2	yes.	no.	yes.	no.	no.
Clay	0	yes.	no.	yes.	no.	
Cleveland	7	yes.	no.	yes.	no.	chapel near.
Columbus	4	yes.	no.	yes.	no.	yes.
Craven	4	yes.	no.	yes.	no.	yes.
Cumberland	4	yes.	no.	yes.	no.	yes.
Currituck	No H	ome,				
Dare	0	if needed.	no.	yes.	no.	nobody to go,
Davidson	2	no.	no.	yes.	no.	no.
Davie	2	no.	no.	yes.	no.	no.
Duplin		yes.		yes.	no.	occasion-
Durham	3	not all.	no.	yes.	no.	yes, chapel.

Does County Physician Make Monthly Inspec- tions?	Is a Record Kept of Inmates of the Home?	Average Monthly Per Capita.	Annual Expenditure of the County Exclusive of Farm.	Outdoor Relief. Number Aided.	Monthly Per Capita,	Annual Amount.	Total Annual Amount Per County Exclusive of Farm.
yes.	yes.	\$ 5.50	\$ 1,300.00	63	\$ 1.53	\$1,100.00	\$2,400.00
no,	no.	4,00	480.00	18	1.00 to 3.00	324.00	804.00
no.	no,	6.00	288.00	5	5.00	300.00	588.00
yes.	no.	5.00	700.00	none,			700.00
no.	yes.	5.70	1,000.00	15	2,50	500.00	1,500.00
no.	no.	8.00	1,500.00	85	2.00	2,500.00	4,000.00
yes.		15.00	800.00	45	1.331/9	500.00	1,300.00
yes.	yes.		720.00	22	2.04	540.00	1,260.00
yes.	yes.	5.00	3,000.00	50	2.00	1,200.00	4,200.00
yes.	yes.	5.50	1,400.00	15		500.00	1,900.00
yes.	yes.	7.50	1,050.00	44	.50 to 2.00	720.00	1,770.00
yes.	yes.	6.50	546.00	. 55	1,50	1,500.00	2,046.00
yes.	no.	8.00	200.00	none.			200.00
						990.00	990,00
weekly.	yes.		529.89	61	1.49	1,091.31	1,621.20
yes.	yes.	4.50	2,000.00	100	1.50	1,500.00	3,500.00
yes.	yes.	11.00	800.00	6	4.00	250.00	1,050.00
yes.	yes.	8.00	500.00	9	2.40	300.00	800.00
yes.	no.	5.00	60.00				60.00
no.	yes,	3.35	2,694.97	50	2.50	1,500.00	4,194.97
yes.	yes,	10.00	1,048.16	54	3.00	1,128.50	2,176.66
yes.	yes.	5.00	2,400.00	40	1.50	800.00	3,200,00
yes.	yes.	3 to 5.00	2,200.00	125	2.50	2,000.00	4,200.00
no.	no.	. 8.00	200.00	2	10.00	250.00	450.00
	yes.	4.50	1,100.00		~=========		1,100.00
yes.	no.	3.50	240.00	44	1.25	660.00	900.00
yes.	no.		400.00	80	1.75	1,680.00	2,080.00
yes.	yes.	5.00	2,100.00	120	2.00	2,880.00	4,980.00

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	Number of Inmates.			Insa	ine.	ded.		Children.		
Homes.	White.	Black.	Total.	White.	Black.	Epileptic.	Feeble-minded.	White.	Black.	Building.
Edgecombe	13	21	33	0	0	2	8	- 0	0	wood.
Forsyth	29	11	40	2	1	2	10	2	0	brick, wood
Franklin			25	0	0	0	0	0	0	and metal, frame.
Gaston	7	5	12	1	0	3	3	0	0	
Gates	2	4	6	0	0	0	2	0	0	frame.
Graham	No H	ome.								
Granville	7	9	16			2	2	0	0	frame and
Greene	3	2	5	0	0	0	2	0	0	brick. frame.
Guilford	12	16	28	0	0	4	6	0	0	brick and
Halifax	14	19	33	0	1	6	7	0	1	frame. frame.
Harnett	5	0	5	0	0	1	1	1	0	frame.
Haywood	11	0	11	5	0	0	0	1	0	frame.
Henderson	4	0	4	0	0	0	0	0	0	frame.
Hertford	4	2	6	0	0	2	1	1	0	frame.
Hyde	3	1	4	0	0	0	4	0	0	frame.
Iredell	16	10	26	1	1	2	8	0	0	frame.
Jackson	5	0	5	0	0	2	3	0	0	frame.
Johnston	15	2	17	3	0	2	6	1	0	frame.
Jones	3	0	3	0	0	0	0	0	0	frame,
Lee*										
Lenoir	6	6	12	1	0	1	1	1	0	frame.
Lincoln	13	5	18	1	0	2	2	0	0	frame.
Macon	6	0	6	0	0	1		0	0	frame.
Madison										
Martin	2	6	. 8	0	0	2	5	0	0	frame.
McDowell	7	3	10	1	0	1	3	1	0	frame.
Mecklenburg	30	23	53	1	3	4	27	0	3	brick and
Mitchell	No H	ome,								wood.
Montgomery	6	3	9	1	0	0	0	1	0	frame.
Moore	4	5	9	1	0			0	0	frame.
Nash	15	9	24	5	1.	2	5	4	2	frame.

Fire Protection.	Insurance.	Heating.	Water Supply.	Ventilation.	Food.
none.	yes,	fires.	well.	doors and windows.	good.
extinguishers.	no.	steam.	well.	transoms, doors and windows.	good.
no.	no.	open fires.	well.	doors and windows.	all they want.
none.	no.	open fires, stoves.	good.	windows and doors.	good.
none.	yes.	open fires.	well.	doors and windows.	sufficient.
buckets.	yes.	open fires, stoves,	well,	doors and windows.	all they want.
buckets.	yes.	open fires.	well.	doors and windows.	good.
no.	no.	open fires.	well.	windows and doors.	plenty,
buckets.	yes.	open fires.	well.	windows and	sufficient.
no.	no.	open fires.	stream.	windows and	sufficient.
none.	no.	open fires.	spring.	doors and windows.	sufficient.
none.	no.	open fires.	wells and pumps.	doors and windows.	ordinary food.
no.	no.	open fires, stoves,	cistern.	doors and windows.	all they want.
no.	no.	open fires, stoves.	spring.	windows and doors,	sufficient.
none.	no.	open fires.	spring.	windows.	sufficient.
buckets.	yes.	open fires, stoves,	wells.	doors and windows.	good variety.
none,	no.	open fires.	well.	windows and doors.	good,
none.	yes.	wood heaters.	driven pump.	windows and	sufficient.
	no.	open fires, stoves,	well.	doors and windows.	all they want.
buckets,	yes.	open fires, stoves.	well.	doors and windows.	sufficient.
none.	yes.	open fires,	wells.	windows and	sufficient.
none.	yes.	stoves. open fires.	spring.	doors.	sufficient.
none.	yes.	steam, stoves.	well and reservoirs.	windows. windows and doors.	sufficient,
none.	no.	open fires.	well,	windows and doors.	sufficient.
none.	no.	open fires, stoves,	spring.	doors and windows.	sufficient.
none.	yes.	open fires, stoves.	well.	doors and windows.	sufficient.

Homes.	Deaths, September 1, 1906, to September 1, 1907.	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services.
Edgecombe	14	yes.	no.	yes.	no.	yes.
Forsyth	18	no.	no.	yes.	no.	no.
Franklin	10	yes.	no.	yes.	no.	yes.
Gaston	9	yes.	no.	yes.	no.	yes.
Gates	2	yes,		yes.	no.	no.
Graham	No H	ome.				
Granville	5	yes.	no.	yes.	no.	yes.
Greene	4	no.	no.	yes.	no.	yes.
Guilford	6	yes.	no.	yes.	no.	yes.
Halifax	15	yes.	no.	yes.	no.	yes.
Harnett	2	yes.	yes.	yes,	no.	no.
Haywood	1	no.	no.	yes.	no	sometimes.
Henderson	1	yes.	no.	yes.	no.	no.
Hertford	0	yes.	no.	yes.	no.	no.
Hyde	2	no.	no.	yes.	no.	church near.
Iredell	6	yes.	no.	yes.	no.	yes.
Jackson	3	yes.	no.	yes.	no.	occasional.
Johnston	3	yes.	no.	yes.	no.	yes.
Jones	0	yes.	no.	yes.	no.	no.
Lee*						
Lenoir	2	yes.	no.	yes.	no.	occasional.
Lincoln	>1	yes.	no.	yes.	no.	occasional.
Macon			no.	yes.	no.	no.
Madison						
Martin	1	yes.	no.	fairly well.	no.	occasional.
McDowell	2	no.	no.	yes.	no.	in the summer.
Mecklenburg	15	yes.	no.	yes.	no.	no.
Mitchell	No H	ome.				
Montgomery	3	yes.	no.	yes.	no.	occasional.
Moore	3	no.		yes.	no.	no.
Nash		yes.	no.	yes.	no.	no.

Does County Physician Make Monthly Inspec- tions?	Is a Record Kept of Inmates of the Home?	Average Monthly Per Capita.	Annual Expenditure of the County Exclusive of Farm.	Outdoor Relief, Number Aided.	Monthly Per Capita,	Annual Amount.	Total Annual Amount Per County Exclusive of Farm.
yes.	yes.	\$ 6.00	\$ 2,500.00	125	\$ 1.00	\$1,250.00	\$ 3,750.00
yes.	yes.	10.00	4,800.00	none.			4,800.00
yes.	yes.	5.00	2,000.00	78	1.87	212.50	2,212.50
yes.	yes.	8,00	1,600.00	68	5.00	1,400.00	3,000.00
no,		8.00	576.00	2	2.50	60.00	636,00
yes.	yes.	5.00	1,000.00	110	1.25	1,500.00	2,500.00
yes.	yes.	8.00	800,00	48	2.00	1,200.00	2,000.00
yes.	yes.		1,200.00	75	2.00	1,600.00	3,000.00
yes.	yes.	5.00	1,800.00				1,800.00
yes.		7.75	500.00	56	6.10	1,370.00	1,870.00
yes.	yes.	8.00	1,000.00	30	2.50 to 2.00	800.00	1,800.00
yes.	yes.	7.50	400.00	-10	3.00	1,200.00	1,600.00
yes.	no.	3.90	281.00	15	2.00	350.00	631.00
yes.	no.	6.00	600.00	21	2.15	945.00	1,545.00
yes.	yes.	3. 50	1,000.00	75	.871/4	1,046.40	2,046.40
yes.	no.	12.00	50.00	10	3.00	500.00	550.00
yes.	yes.	5.25	1,071.00	117	1.00	1,404.00	2, 475.00
yes.	yes.	6.00	300.00	17	2.85	486.00	786.00
yes.	yes.	9.00	1,200.00	11	2.10	250.00	1,450.00
yes.	yes.	3,50	901.00	35	1.72	723.00	1,624.00
not every month.	yes.	6.50	480.00	20	2.50	700.00	1,180.00
generally.	no.	7.00	750.00	75	1.50	1,400.00	2,150.00
yes.			240.00	200	2.00	480.00	720.00
yes.	yes,	4,00	7,500.00	5	3 to 12.50	200.00	7,700.00
yes.	yes.	7.50	1,000.00	40	2.20	1,000.00	2,000.00
no.	no.	7.80	800.00	65	2.32	1,900.00	2,700.00
yes.	no.		1,200.00	-100	2.00	2,000.00	3,200.00

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	Number of Inmates.			Insa	ne.		ded.	Children.		-
Homes.	White.	Black.	Total.	White.	Black.	Epileptic.	Feeble-minded.	White.	Black.	Building.
New Hanover	_1	13	14	7	3	3	5	0	0	brick.
Northampton	8	19	27	1	1	4	12	0	1	frame.
Onslow	No H	ome.								
Orange	13	5	18	0	0	0	10	0	0	brick.
Pamlico	5	2	7	0	0	1	3	0	0	frame.
Pasquotank	11	9	20	0	1		most of the	0	0	frame.
Pender	0	1	1	0	0	0	old.	0	0	frame.
Perquimans	4	7	11	2	0	3	4	0	1	frame.
Person	4	4	8	0	0	1	1	0	0	brick.
Pitt	18	4	22	1	0	4	2	0	0	frame.
Polk	1	0	1	0	0	. 0	1	0	0	frame.
Randolph	22	2	24	8	0	2	8	0	0	frame.
Richmond	13	9	22	2	0	1	4	0	0	frame.
Robeson	6	2	8	1	0	0	0	0	0	frame.
Rockingham	24	7	31	3	-1	1	3	1	0	brick and wood.
Rowan	8	3	11	0	0	0	2	0	- 1	brick and
Rutherford	20	5	25	6	0	3	25	4	0	frame.
Sampson	15	5	20	0	0	1	2	1	0	frame.
Scotland	2	1	3	1	0	1	0	0	0	frame.
Stanly	11	1	12	0	0	0	4	0	0	frame.
Stokes	12	_4	16	0	0	0	1	0	0	frame.
Surry	15	1	16	1	0	0	3	1	0	frame.
Swain	1	0	1	0	0	0	0	0	0	brick.
Transylvania	5	0	5	0	0	0	0,	1	0	frame.
Tyrrell	1	0	1	1	0	0	0	0	0	frame.
Union	20	9	29	0	0	4	5	1	0	brick.
Vance	9	7	16	0	0	0	0	0	0	frame.
Wake	0		70	15	18	12		2	4	frame.
Warren	8	12	20	0	2	0	8	0	0	frame.
Washington	0	5	5	0	1	1	2	0	0	frame.
Watauga	11	1	12	3	0	4	3	1	0	frame.

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buckets. no, stoves, mone. no. open fires. spring. doors and windows.	well, pumps.	yes.	open fires.	well, pumps.		sufficient.
none.  houses some distance apart.  no.  stoves.  none.  ladder, buckets. fire dept. no. none. none. none. none. none. none. none. none. no. none. none. no. none. n	huakata	no	-4	mell		ann d
none, no. open fires, spring, doors and windows, doors and windows. none, no. open fires, spring, doors and windows. none, no. open fires, spring, doors and windows,	buckets.	110.	stoves,	well,		good.
houses some distance apart.  no. open fires.  no. stoves. spring. doors and windows.	none.	no.	open fires.	spring.	doors and	sufficient.
distance apart.  no. stoves. spring. doors and windows. doors and buckets. fire dept. no. no. open fires. no.						
none.  no.  no.  stoves.  spring.  doors and windows.		no.	open fires.	spring.		sufficient.
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ladder, buckets. fire dept. yes. steam heat, fireplaces. open fires, well. doors and windows. doors and windows. doors and windows. open fires, well. doors and windows. open fires, well. doors and windows. open fires, wells. doors and windows. doors and windows. open fires, well. doors and windows. open fires, well, doors and windows. open fires, well, doors and windows. open fires, pumps. doors and windows. open fires, pimps. open fires, spring. open sufficient.	none.	no.	open fires.	spring.	doors and	sufficient.
buckets. fire dept.  none.  no.  no.  open fires.  open fires.  open fires.  well.  open fires.  well.  doors and windows. doors and doors and windows.	1 11		-	- 11		
fire dept. yes. steam heat, fireplaces, open fires, well. doors and windows. doors and windows. open fires. well. doors and windows. doors and windows. doors and windows. doors and windows. none. no, heaters, pumps. doors and windows. none. no, open fires. spring. doors and windows. doors and windows. doors and windows. doors and windows. sufficient. windows. doors and windows. sufficient. windows. sufficient.		no.	stoves.	, wells.		good.
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none. no. open fires, well. doors and windows. doors and windows. none. no. heaters, pumps. doors and windows. none. no. open fires. pumps. doors and windows. none. no. heaters, pumps. doors and windows.	me depar	2001	fireplaces.		windows.	
none, no, open fires, wells, doors and windows, none, no, open fires, spring, doors and windows.	none.	no.		well.	doors and	sufficient.
none. no, open fires, well, doors and windows, doors and windows, doors and windows, none, no, heaters, pumps, doors and windows, of the more no, open fires, spring, doors and sufficient,			C	mella		@-!-m*
none. no, open fires, well, doors and windows, doors and windows, doors and windows, none, no, open fires, spring. doors and sufficient, windows, doors and sufficient,			open fires.	wells.		sumcient.
none, no, heaters, pumps. doors and sufficient, windows. none, no, open fires, spring, doors and sufficient,	none.	no.	open fires.	well.		sufficient.
none, no, open fires, spring windows, doors and sufficient,					windows.	
none, no, open fires, spring. doors and sufficient,	none.	no.	heaters.	pumps.		sufficient,
	none	no	open fines	annina		aufficient
	none,	110.	open nres.	spring.	windows.	sumeient,

Homes.	Deaths, September 1, 1906, to September 1, 1907.	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services.
New Hanover	2	yes.	no.	yes.	no.	yes.
Northampton	6	yes.	no.	yes,	no.	yes.
Onslow	No H	ome.				
Orange	3	yes.	no.	yes.	no.	yes.
Pamlico	0	yes.	no.	yes.	no.	yes.
Pasquotank	6	yes.	no.	yes.	no.	yes.
Pender	1	yes.	no,	yes,	no.	when enough
Perquimans	4	yes.	no.	yes.	no.	inmates.
Person	2	no.	no.	yes.	no.	church
Pitt	3	yes.	no.	yes.	no.	near. yes.
Polk		yes.	no.	yes.	no.	church near.
Randolph	4	yes.	no.	yes.	no.	no.
Richmond	4	yes.	no.	yes.	one lightly.	yes.
Robeson	4	yes,	no.	yes.	no.	church
Rockingham	10	yes.	no.	yes.	no.	near, no.
Rowan	3	yes.	no.	yes.	no.	yes.
Rutherford	4	yes.	no.	yes.	no.	***************************************
Sampson	3	no.	no.	yes.	no.	yes.
Scotland	2	yes.	no.	yes.	no.	no.
Stanly	3	yes.	no.	yes.	no.	yes.
Stokes	3	yes.	no.	yes.	no.	yes.
Surry		no.	no.	yes.	no.	yes.
Swain		yes.				
Transylvania	1	yes.	no.	yes.	no.	occasional.
Tyrrell	0	yes.	no,	yes.	no.	no.
Union	4	yes.	no.	yes.	no.	yes.
Vance	1	yes.	no.	yes.	no.	yes.
Wake	5	yes.		yes.	no.	yes.
Warren	3	no.	no.	yes.	yes.	occasional.
Washington	5	no.	no.	yes.	no.	yes.
Watauga	1	yes.	no.	yes.	no.	yes.

Does County Physician Make Monthly Inspec- tions?	Is a Record Kept of Innates of the Home?	Average Monthly Per Capita.	Annual Expenditure of the County Exclusive of Farm,	Outdoor Relief, Number Aided.	Monthly Per Capita,	Annual Amount.	Total Annual Amount Per County Exclusive of Farm.
yes.	yes.	\$ 6.00	\$ 3,000.00	181	\$ 1.62	\$3,510.00	\$6,510.00
yes,	yes.	5.00	1,600.00	42	1.331/8	672.00	2, 272, 00
yes.	yes.	5,00	800.00	25	1.25	325.00	1,125.00
yes.		10.00	1,000.00	17	1.35	500.00	1,500,00
yes.	yes.	8.00to10.00	2,000.00	40 to 50	2.00	1,200.00	2,200.00
yes.	yes.	8.00to12.00	600.00	20 to 25	2.00 per quarter.	100.00	700.00
yes.	yes.	6.25	900.00	32	1.25	480.00	1,380.00
yes.	yes.	7.00	200.00	50	1.00	600.00	800.00
yes.	yes.	8,00	2,000.00	125	2.00	2,500.00	4,500.00
when there is Supt. of Health.	yes.	7.00	84.00	one, insane.	5.00	60,00	144.00
yes.	yes.	4,00	1, 144, 00	55	1,50	950.00	2,094.00
yes.	yes.	7.00	1,848.00				1,848.00
	yes.	8.00	768.00	100	2.10	2,500.00	3,268.00
yes.	yes.	5.00	2,000.00	35	2,00	1,500.00	3,500.00
yes.	yes.	5.00	1,600.00	varies.	1.00to3.00	700.00	2,300.00
yes.	yes.				2.00		
yes.		7.00	800,00	30	1.50	540.00	1,340.00
yes.	no.	12.50	1,000.00	20	2.00	4,500,00	5,500.00
yes.	yes.	3,00	420.00	35	2.12	912.00	1,332.00
visits often, no report. yes.	yes.	5.00	960.00	57	1.00	530.50	1,490.50
yes.	yes.	7.00	84.00	12	4.00	700,00	784.00
yes.	300,	10.00	350,00	10 to 15	3,00	350.00	700.00
	yes.	10.00	200,00	9	3.00	324.00	524.00
no Supt. of Health. yes.	yes.	3.50 to 4.00	2,500.00	88	1.50	1,500.00	4,000.00
yes.	yes.	8.00	1,800.00	45	2.00	1,080.00	2,880.00
yes.	yes.	5.00	1,000.00	134	1.00	1,608.00	1,608.00
yes.	yes.	7.50	2,000,00	58	1,66%		3,300,00
yes.	yes.	5.00	300.00	10	1,0073	40.00	340.00
yes.	yes.	4.50	600.00	39	2,25	1,053.00	1,653.00
yes.	yes.	4.50	000.00	09	2, 20	1,000.00	1,000.00

		Number of Inmates.		Insane.			ded.	Children.		
Homes.	White.	Black.	Total.	White.	Black.	Epileptic.	Feeble-minded.	White.	Black.	Building.
Wayne	14	13	27	2	1	3	1	1	0	frame.
Wilkes	17	0	17	0	0	0	0	0	0	frame.
Wilson	13	13	26	1	0	1	12	2	1	frame.
Yadkin	19	0	19	1	0	3	3	2	0	frame.
Yancey	4	0	4	1	0	1	1	1	0	frame.
Total	876	436	1,429	106	49	116	330	37	24	

^{*}From Visitors' reports.

Fire Protection,	Insurance,	Heating.	Water Supply.	Ventilation.	Food,
pump.	yes.	open fires.	well.	doors and windows, doors and	sufficient.
buckets.	yes.	open fires, stoves.	wells.	windows. doors and windows.	good.
none.	no.	open fires,	well.	doors and windows.	sufficient,
none.	no.	open fires.	well,	doors and windows.	sufficient.

Homes.	Deaths, September 1, 1906, to September 1, 1907,	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services.
Wayne	. 0	yes.	no.	yes.	no.	yes.
Wilkes	2	yes.	no.	yes.	no.	yes.
Wilson	7	no.	no.	yes.	no.	yes.
Yadkin	9	yes.		yes.	no,	yes.
Yancey	. 0	yes.		yes.	no.	no.

Does County Physician Make Monthly Inspec- tions?	Is a Record Kept of Inmates of the Home?	Average Monthly Per Capita.	Annual Expenditure of the County Exclusive of Farm.	Outdoor Relief. Number Aided.	Monthly Per Capita.	Annual Amount.	Total Annual Amount Per County Exclusive of Farm.
yes.	yes.	\$ 6.00	\$ 1,200.00	100	\$ 1.66%	\$2,400.00	\$3,600.00
yes.	yes.	4.50	850.00	100	1.00	400.00	1,250.00
yes.	yes.	9.00	2,600.00	125	2.50	3,750.00	6,350.00
yes.	yes.	5.00	1,500.00	5	2.00	200.00	1,700.00
yes.	yes.	8.00	380.00	15	2.50	500.00	880.00

Insane in Homes, 155; epileptic, 116; feeble-minded, 330; total, 601. Cared for in the Homes, 1,429; outdoor relief to 4,158; total, 5,587. Cost of Homes, \$100,344.02; outdoor relief, \$85,375.21; total, \$185,719.23.

Prisons.	White Men.	Colored Men.	White Women.	Colored Women.	Prisoners Under 16 Years of Age.	Total.	Material and Size.	Number of Cells and Size.
Alamance	1	0	0	0	0	1	brick, 3 rooms.	7 cells.
Alexander	2	0	0	0	0	2	brick, 3 rooms.	1 cell, 10x12.
Alleghany	0	0	0	0	0	0	brick, 3 rooms.	3 cells, 8x12.
Anson	0	7	0	0	0	7	brick and wood.	3 cells, 6x8.
Ashe	0	0	0	1	0	1	brick, 5 rooms.	5 cells, 8x10,
Beaufort	3	27	0	0	2	30	brick.	16x16. 6 cells, 8x8.
Bertie	2	2	0	0	0	4	brick.	4 cells, 6x8.
Bladen	1	0	. 0	.0	0	1	brick, 3 rooms.	6 cells.
Brunswick	0	3	0	0	0	3	brick.	2 cells.
Buncombe							brick.	12 cells.
Burke	0	0	0	0	0	0	brick.	2 cells, 10x10.
Cabarrus	1	2	0	0	0	3	brick.	6 cells, 12x14.
Caldwell	0	0	0	0	0	0	brick.	8 cells.
Camden	0	3	0	0	0	3	brick.	3 cells, 9x10.
Carteret	0	0	0	0	0	0	brick, 4 rooms.	
Caswell	0	0	1	0	0	1	brick, 3 rooms.	6 cells.
Catawba	3	4	0	0	0	7	brick, 5 rooms.	2 cells, 10x20, 10x12,
Chatham	1	5	0	0	0	6	brick.	6 cells, 12x12, 8x12.
Cherokee	1	2	0	0	0	3	brick.	5 cells, 6x12.
Chowan	0	9	0	1	0	10	brick.	4 cells.
Clay	0	0	0	0	0	0	frame.	2 rooms, no cells.
Cleveland	0	1	0	0	0	1	brick.	3 cells, 10x12.
Columbus	0	6	0	0*	0	6	brick, 5 rooms.	3 cells, 10x12, 5 rooms, 6x12.
Craven							building new	
Cumberland	1	15	0	0	0	16	jail. brick, 11 rooms.	10 cells, 8x10.
Currituck	0	1	0	1	0	2	brick and	4 cells, 10x12x8.
Dare	0	0	0	0	0	0	frame. frame.	2 rooms,
Davidson	1	4	0	2	0	7	brick, 1 room.	no cells. 3 cells, 8x6,
Davie	1	0	0	0	0	1	brick, 5 rooms.	8x12, 4 cells, 12x13,
Duplin	2	2	0	0	0	4	brick.	8x12. 5 cells, 8x8, 6x8.
Durham	6	10	0	0	0	16	brick.	4 cells, 6x12, 8x12.

How Many in a Cell?	Is the Prison Ever Overcrowded?	Are Windows Obstructed?	Ventilation.	Fire Protection.	Heat.
4	no.	shutters. bars.	doors and windows. windows and doors.	city water- works.	stove, open fires,
0	no.	bars.	windows.	none.	stove.
6	seldom.	bars.	windows.	fire depart-	stove.
1	no.	bars.	windows.	ment. none.	stove.
4 to 6	yes.	grated.	windows.	fire depart- ment.	stoves.
2	no.	bars.	windows.	tank.	stoves.
	no.	no.	windows.	force pump.	furnace.
5	no.	grating.	windows and	fireproof,	stoves.
2 to 3	no.	bars.	otherwise. windows.	bose, buckets.	stoves.
	no.	bars.	windows.	city water.	fireplaces.
6	no.	bars.	windows.	none.	hot-air
8	no.	wire screens.	windows.	none.	furnace. stove.
2	no.	closed.	windows.	none.	stove.
	no.	bars.	windows.	buckets and	stove.
	no.	bars.	windows.	well, none,	stove.
3 to 4	no.	bars.	windows.	none.	stoves.
1 to 4	no.	bars.	windows.	buckets.	heater.
1	no.	bars.	windows and otherwise.	none.	stove.
4	no.	bars.	windows.	city depart-	stove.
	no.	closed at	windows.	ment. none.	stove.
3	no.	bars.	windows.	buckets.	furnace.
3	no.	bars.	windows.	buckets.	heaters.
1 to 3	sometimes.	bars.	windows and	fire depart-	steam.
1	no.	no.	otherwise. windows.	ment. none.	stove.
	no.	bars.	windows.	none.	stove.
2	yes.	bars.	windows, pipe.	hydrant.	stove.
	sometimes	bars.	windows.	none.	stove.
2	before court, (new) no.	screens.	windows.	fireproof.	coal stoves.
5	no.	bars.	windows.	city fire de-	stove.
				partment.	

Prisons.	Bedding.	Sexes Separated?	Children Confined in Separate Cells?	How Often is Drinking Water Furnished?	Food.
Alamance	sufficient.	yes.	none.	all the time.	sufficient.
Alexander	sufficient.	yes.	none.	as needed.	sufficient.
Alleghany.	sufficient.	yes.	none.	as needed.	sufficient.
Anson	sufficient,	yes.	yes.	3 times daily.	1 lb. meat, 1 lb. bread,
Ashe	sufficient.	yes.	none.	all the time.	sufficient.
Beaufort	sufficient.	yes.	no.	all the time.	sufficient.
Bertie	sufficient.	yes.	none.	as needed.	sufficient.
Bladen	hammocks, blankets.	yes.	have none.	twice daily.	sufficient.
Brunswick	sufficient.	yes.	yes.	twice daily.	sufficient.
Buncombe	mattresses,	yes.		all the time.	sufficient.
Burke	sufficient.	yes.	yes.	as needed.	sufficient.
Cabarrus	sufficient.	yes.	yes,	3 times daily.	sufficient.
Caldwell	hammocks, mattresses, and blankets.	yes.	yes.	as needed.	plenty.
Camden	sufficient.	no women.	yes.	twice daily.	plenty.
Carteret	sufficient.	no women.	none.	as needed,	sufficient.
Caswell	sufficient.	different cells.	no.	once a day.	sufficient.
Catawba	mattresses, sufficient.	yes.	none.	as needed.	sufficient.
Chatham	mattresses, blankets.	yes.	yes.	four times daily.	plenty.
Cherokee	mattresses and blankets.	no women.	no children.	as needed.	plenty.
Chowan	mattresses and blankets,	yes.	none.	city water.	sufficient.
Clay	mattresses and blankets.	yes.	no.	as wanted.	sufficient.
Cleveland	mattresses and blankets.	yes.	none.	five times daily.	sufficient.
Columbus	sufficient.	yes.	no.	3 times daily.	1 lb. meat, 1 lb. bread, and vege- tables.
Craven	m :			all the time.	sufficient.
Cumberland	sufficient.	separate cells.	yes,		sufficient.
Currituck	mattresses and blankets.	separate cells.	no.	twice daily.	sufficient.
Dare	mattresses and blankets.	no women.	no children.	twice daily.	sufficient.
Davidson	sufficient.	large cell for females.	yes.	3 times daily.	all they
Davie	sufficient.	no women.	none.	water-works.	want.
Duplin	sufficient.	yes.	none.	water-works.	sufficient.
Durham	hammocks, mattresses.	yes.	yes.	cells.	sumetent

Coffee or Other Warm Drink?	Number of Meals and Hours of Service.	Any Provision for Bathing?	Any Vermin?	Disposition of Excreta,	Are Prisoners Required to Clean Their Cells?
in winter.	2 meals, 8 and 2,	basins.	no.	sewerage.	yes.
yes.	3 meals, 7, 1 and 7.	none.	no.	buckets.	yes.
yes.	3 meals.	none.	no.	buckets.	no.
yes.	2 meals, 8 and 2.	none.	no.	buckets,	yes.
yes.	3 meals.	water.	no.	removed.	some do.
no.	2 meals, 8:30 and 3. 2 meals.	bath tub.	no.	sewerage.	yes.
occasionally.	2 meals.	tubs.	no.	sewerage.	yes.
yes.	2 meals, 8 and 2.	buckets.	no.	sewerage.	yes.
no.	2 meals 8	tub.	ņo.		sometimes do.
yes.	and 2. 3 meals, 7, 1 and 7.	bath tubs.	no.	sewerage.	yes.
yes.	3 meals.	tubs.	no.	buckets.	a hand to do
yes.	2 meals.	none.	no.	sewerage.	this.
yes,	3 meals.	bath tubs.	no.	sewerage.	yes.
no.	3 meals, 7, 12	no.	no.	buckets.	yes.
yes.	and 6. 3 meals.	yes.	no.	buckets.	
yes.	2 meals.	sinks.	no.	buckets.	yes.
no.	2 meals, 7	bath tubs.	no.	sewerage.	yes.
yes.	and 1. 2 meals, 8 and 3.	tubs.	usually free of	buckets,	yes.
yes.	3 meals.	none.	vermin.	cesspool,	yes.
as required.	2 meals, 9 and 3.	basins.	no.	sewerage,	yes.
yes.	3 meals.	none.	no.	buckets.	no; jailer cleans them.
no.	2 meals, 7 and 1,	yes.	no.	sewerage.	yes.
no.	2 meals, 7 and 3.	tubs.	no.	buckets, removed.	yes.
yes.	2 meals, 8	bath tub.	no.	sewerage.	yes.
yes.	and 1. 2 meals, 9	none.	no.	buckets.	yes.
yes.	and 4. 3 meals.	none.	no.	buckets.	no.
yes.	2 meals, 8	two pans.	no.	sewerage,	yes.
yes.	and 4. 3 meals.	pans, towels.	no.	carried out to	yes.
to the old.	2 meals, 9	bath tubs.	no.	lot. sewerage.	yes.
no.	and 3. 2 meals, 9:30 and 2:30.	tubs.	no.	sewerage.	yes.
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Prisons.	Means of Cleaning the Prison.	Punishment.	Intoxicating Liquors Allowed?	Religious Services,
Alamance	disinfectants.	no.	no.	yes.
Alexander	strubbing.	no.	no.	no.
Alleghany	scrubbing.	no.	no.	. no.
Anson	none.	no.	no.	no.
Ashe	scrubbing.	no.	no.	books.
Beaufort		no.	no.	have their own
Bertie	scrubbing and	no.	no.	services.
Bladen	brooms. water, sewerage.	no.	no.	no.
Brunswick		no.	no.	yes.
Buncombe	whitewashed	no.	no.	yes.
Burke	weekly. disinfectants and	no.	no.	sometimes.
Cabarrus	soap and water, disinfectants.	no.	no.	
Caldwell	disinfectants.	no.	no.	literature.
Camden	buckets.	no.	no.	no.
Carteret	daily attention.	no.	no.	yes.
Caswell	lime,	no.	no.	no.
Catawba	sewerage,	no.	no.	yes.
Chatham	lime, disin- fectants.	no.	no.	no.
Cherokee		no.	no.	yes.
Chowan	disinfectants.	no.	no.	no.
Clay	lime.	no.	no.	occasional.
Cleveland	all means.	no.	no.	occasional.
Columbus	kept clean.	no.	no.	no.
Craven				
Cumberland	disinfectants.	no.	no.	occasional.
Currituck	scrubbed.	no.	no.	no.
Dare	scrubbing.	no.	no.	no.
Davidson	scouring.	no.	no.	no.
Davie	buckets.	no.	no.	occasional.
Duplin	hose and brooms.	no.	no.	occasional.
Durham	scrubbing.	no.	no.	occasional,

1,	ous ners?		Any I	nsane i		nt pect	ept?
Deaths from September 1, 1906, to September 1, 1907.	Are Tuberculous Prisoners Con- fined with Others?	White Men.	Colored Men.	White Women.	Colored Women.	Superintendent of Health Inspect Monthly and Report?	Is a Record Kept?
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	no,	no.
none,	no.	0	0	0	0	no.	yes,
none,	no.	0	0	0	0	yes.	yes.
none.	no.	0	1	0	0	no.	,
none.	no.	0	0	0	0	no.	yes,
, none.	no.	0	0	0	0	yes,	yes.
none.	no.	1	0	0	0	yes,	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	free	from	insan	e at	yes.	yes.
none.	no.	0	pres 0	ent.	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	none.	0	0	0	0	yes.	yes.
none,	no.	0	0	0	0	yes.	no.
none.	no.	0	0	0	0	yes,	no,
none.	no.	0	0	1	0	yes.	no.
· none.	none.	0	0	0	0	yes.	yes.
none,	none.	0	0	0	0	yes.	yes.
none.	none.	0	0	. 0	0	yes.	yes.
none.	none.	0	0	0	0	yes.	yes.
none.	none.	- 0	0	0	0	yes.	no.
none.	no.	0	0	0	0	no.	yes.
none,	none.	0	0	0	0	no.	yes.
l consumption, 1 hanged,	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	no.	no.
none.	no.	0	0	0	0	no.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	1	0	-0	0	yes.	yes.
none.	none.	1	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.

Prisons.	White Men.	Colored Men.	White Women.	Colored Women.	Prisoners Under 16 Years of Age.	Total.	Material and Size,	Number of Cells and Size,	
Edgecombe	0	11	0	2	0	13	brick.	6 cells, 8x10,	
Forsyth-	4	11	1	5	0	21	brick.	7x10. 5 cells, 8x10.	
Franklin	4	4	0	0	0	8	rock and brick.	6 cells, 7x8.	
Gaston	5	13	0	2	0	20	brick.	4 cells, 8x10.	
Gates	- 0	2	0	0	0	0	brick.	4 cells, 8x8.	
Graham	0	0	0	0	0	0	brick.	5 cells, 10x12.	
Granville	0	4	0	1	0	5	brick.	4 cells.	
Greene	0	1	0	0	0	1	brick.	3 cells, 10x12.	
Guilford	12	11	0	3	2	26	brick, 5 rooms.	19 and 2 for	
Halifax	0	4	0	1	0	5	brick.	calaboose. 11 cells, 8x10.	
Harnett	0	4	0	0	0	4	brick.	4 cells, 6x8.	
Haywood	6	0	0	0	0	6	brick.	8 cells, 8x10.	
Henderson	0	0	0	0	0	0	brick, 3 rooms.	2 cells.	
Hertford	0	2	0	0	0	2	brick, 3 rooms.	3 cells, 8x10,	
Hyde	0	1	0	0	0	1	brick.	10x10. 5 cells, 10x10.	
Iredell							brick, 4 rooms.	3 cells, 10x10.	
Jackson	3	. 0	0	0	0	3	brick.	5 cells.	
Johnston	5	6	0	2	0	13	brick.	8 cells, 6x8.	
Jones	0	2	0	0	0	2	brick.	2 cells, 6x10.	
Lee									
Lenoir	1	7	0	0	0	8	brick, 6 rooms.	12 cells.	
Lincoln	2	2	0	1	0	5	brick.	3 cells, 9x9.	
Macon	0	0	0	0	0	0	brick, 3 rooms.	3 cells, 6x8,	
Madison	3	0	0	0	0	3	brick.	6x12. 3 cells.	
Martin	0	0	0	0	0	0	brick, 6 rooms.	4 cells, 7x7.	
McDowell	5	5	0	2	0	12	brick, 2 rooms.	4 cells, 10x8.	
Mecklenburg	2	5	0	1	2	8	brick and	21 cells, 6x7.	
Mitchell	1	0	0	0	0	1	steel. brick.	3 cells, 8x10.	
Montgomery	3	7	0	0	2	10	frame.	2 rooms, 4 cells.	
Moore	6	1	0	4	1	11	brick.	5 cells.	
Nash	0	1	0	0	0	1	brick.	5 cells, 6x6.	

How Many in a Cell?	Is the Prison Ever Overcrowded?	Are Windows Obstructed?	Ventilation.	Fire Protection.	Heat.
	no.	bars.	windows.	city fire de-	stoves.
5	no.	bars.	windows.	partment.	steam.
4	yes.		windows.	ment. none.	stove.
4	sometimes.	bars.	windows.	well.	stoves.
		bars.	windows.	none.	stoves.
0	no.	bars.	windows.	fireproof.	stoves.
	no.	bars.	windows.	fireproof.	
0	no.	bars.	windows.	buckets.	stove.
2 to 4	no.	bars.	windows and	fire dept.	steam.
2 or more.	sometimes.	bars.	otherwise. windows.	none.	stoves.
1	no.	bars.	windows.	none.	furnace.
2	no.	bars.	windows.	water-works.	stoves.
0	no.	bars.	windows.	city water-	steam,
2	no.	bars,	windows.	works, fireproof.	steam.
0	seldom.	bars.	windows.	none.	stove.
	no.	bars.	windows.	city dept.	stoves, grates.
3	no.	bars.	windows.	none.	stoves.
4 to 6	no.	bars.	windows and otherwise.	none.	stove.
2	no.	bars.	windows.	none.	heater.
4	no.	bars.	ventilator, draft.	fire dept.	hot water.
0	no.	bars.	windows.	none.	stove.
0	no.	bars.	windows.	buckets.	stoves.
4	no.		windows, pipes.	none,	stove,
2	no.	bars.	windows and doors.	hose, pump,	stove,
	no.	bars.	windows and otherwise.	fire dept.	stoves.
4	not often.	bars.	windows and otherwise.	fire dept.	steam.
1	not often.	bars.	windows and otherwise.	force pump.	stove.
2	no.	bars.	ventilator and windows.	water dept,	stoves,
	no.	bars.	pipe, windows.	fireproof.	steam.
2 to 4	yes.	bars.	windows.		stove.

Prisons.	Bedding.	Sexes Separated?	Children Confined in Separate Cells?	How Often is Drinking Water Furnished?	Food.
Edgecombe	sufficient.	yes.	yes.	as wanted.	sufficient.
Forsyth	hammocks.	yes.	no.	in cells.	plenty.
Franklin	blankets. sufficient.	yes.	none.	all the time.	sufficient.
Gaston	sufficient.	yes.	none.	as needed.	sufficient.
Gates	sufficient.	yes.		as needed.	sufficient.
Graham	sufficient.	different	none,	all the time.	sufficient.
Granville	sufficient.	cells. separate	when con-	all the time.	sufficient.
Greene	sufficient.	cells. yes.	venient.	3 times daily.	sufficient.
Guilford	sufficient.	yes	no.	all the time.	sufficient.
Halifax	sufficient.	yes.	yes.	twice a day.	sufficient.
Harnett	sufficient.	yes.	none.	all the time.	sufficient.
Haywood	sufficient.	yes.	none.	as needed.	sufficient.
Henderson	sufficient.	yes.	yes.	as needed.	sufficient.
Hertford	sufficient.	yes.	yes.	3 times daily.	sufficient.
Hyde	sufficient.	yes.	yes.	3 times daily.	sufficient.
Iredell	sufficient.	yes.	yes,	as needed.	sufficient.
Jackson	sufficient.	yes.	none.	as needed.	sufficient.
Johnston	sufficient.	yes.	no.	3 times daily.	sufficient.
Jones	sufficient.	yes.	yes.	3 times daily.	sufficient,
Lee					
Lenoir	sufficient.	yes.	yes.	artesian wa- ter, pipes in cells.	sufficient.
Lincoln	sufficient.			3 times daily.	sufficient.
Macon	sufficient.	yes.	yes.	as needed.	sufficient.
Madison	sufficient.	yes.	no.	water-works.	sufficient.
Martin	sufficient.	yes.	none.	twice daily.	sufficient.
McDowell	sufficient.	yes.		all the time.	sufficient.
Mecklenburg	blankets, sufficient.	yes.	no.	as wanted.	sufficient.
Mitchell	sufficient.	yes.	have none.	as wanted.	sufficient.
Montgomery	sufficient.	yes.	none.	as needed.	sufficient.
Moore	sufficient.	yes.	none.	3 or 4 times.	sufficient.
Nash	sufficient.	yes.	none.	2 to 3 times daily.	sufficient.

	Number of Meals and Hours of Service.				Are Prisoners Required to Clean Their Cells?
Coffee or Other Warm Drink?	××.	Any Provision for Bathing?	6	Disposition of Excreta,	Are Prisoners Required to CI Their Cells?
ii.g	Number of ] and Hours o Service.	18.	Any Vermin?	5	s to
7.0	0 2 .	E-6	E	, E	e e e 8
2.0	Ee ee	a T	Ve.	t si	250
F E	E	- m	>	po	4.54
Za Za	l'u	9.5	5	Disposit	P o d
02	2400	ব্ৰ	4		4121
yes.	2 meals, 10 and 3:30.	tubs.	no.	sewerage.	yes.
no.	2 meals, 8 to 10, and 1 to 3,	bath tubs.	no.	sewerage.	yes.
to the old.	2 meals, 8:30 and 4.	no.	no.		yes.
yes.	2 meals, 9 and 3.	required to	no.	sewerage.	yes.
no.	3 meals.	yes.	no.	hauled off.	yes,
yes.	3 meals, 6, 12 and 7.	no.	no.	sewerage.	yes.
	3 meals.	tubs.	no.	sewerage.	jailer.
if desired.	3 meals, 6, 1 and 6.	tub.	no.	•••••	yes.
yes.	2 meals.	bath tubs.	mostly free,	sewerage.	yes.
once a week.	2 meals.	tubs.	no.	sewerage.	yes.
yes.	3 meals.	bath tubs.	bath tubs. no.		yes.
yes.	3 meals.	bath tub.	bath tub. no.		yes.
yes.	3 meals.	bath tubs.	some- times.	sewerage.	yes.
no.	3 meals.	basins.	no.	sewerage,	yes.
yes.	3 meals.	no.	no.	buckets.	yes.
yes.	2 meals.	bath tubs.	no.	sewerage.	yes.
yes.	3 meals.	bath tubs.	some at	sewerage.	
no.	3 meals.	tubs.	no.	buckets.	no.
yes.	3 meals, 7, 12 and 6.	tubs.	no.	buried.	yes.
yes.	2 meals.	tubs, hot and cold water.	no.	sewerage.	assist.
yes.	3 meals, 7, 12 and 6.	yes.	no.	buckets.	yes.
yes.	3 meals, 7, 12 and 6.	tub.	no.	sewerage.	yes.
yes.	3 meals, 7, 12 and 6.	bath room.	no.	sewerage,	yes.
yes.	2 meals, 8 and 2.	pans.	no.	sinks and flushed.	yes.
yes.	3 meals,	bath tubs.	no.	sewerage.	yes.
no.	2 meals, 7:30 and 1:30.	bath tubs.	fluid to disinfect	sewerage.	yes.
yes.	3 meals.	tub.	no.	sewerage.	yes.
yes.	2 meals, 8 and 4.	tubs.	no.	sewerage.	yes.
yes.	3 meals, 7, 12 and 6.		yes.	sewerage.	yes.
no.	2 meals, 8:30 and 2:30.	tub.	no.		yes.

•				
Prisons.	Means of Cleaning the Prison.	Punishment.	Intoxicating Liquors Allowed?	Religious Services.
Edgecombe	disinfectants	no.	no.	occasional,
Forsyth	disinfectants.	no.	no.	yes.
Franklin	water-works.	no.	no.	yes.
Gaston	disinfectants.	no.	no.	yes.
Gates	washing out.	no.	no.	no.
Graham	sewerage.	no.	no.	no.
Granville	disinfectants.	no.	no.	yes.
Greene	scrubbing, lime.	no.	no.	no.
Guilford	disinfectants.	some as dis-	no.	yes.
Halifax	disinfectants.	cipline.	no.	no.
Harnett	soap and water.	no,	no.	no.
Haywood	soap and water.	no.	no.	yes,
Henderson	disinfectants.	no.	no.	seldom.
Hertford	disinfectants.	no.	no.	no.
Hyde	scrubbing.			no.
Iredell	all possible	no,	no,	occasional.
Jackson	means. scalding and	no.	no.	occasional.
Johnston	scouring. disinfectants.	no.	no.	no.
Jones	disinfectants.	no.	no.	occasional.
Lee				
Lenoir	water-works.	no.	no.	no.
Lincoln	fumigating and scrubbing.	no.	no.	occasional.
Macon	scouring.	no.	no.	occasional.
Madison	scrubbing, etc.	no,	no.	no.
Martin	scrubbing and	no.	no.	seldom.
McDowell	nose.	no.	no.	no.
Mecklenburg	disinfectants.	no.	no.	yes.
Mitchell	sewerage.	no.	no.	yes.
Montgomery		no.	no.	occasional.
Moore	soap and water.	no.	no.	yes.
Nash	disinfectants.	no.	no.	

Sep- 1907.	sno -		Any I	nsane?		nt pect	
Deaths from September 1, 1906, to September 1, 1907,	Are Tuberculous Prisoners Con- fined with Others?	White Men.	Colored Men.	White Women.	Colored Women.	Superintendent of Health Inspect Monthly and Report?	Is a Record Kept?
none,	no.	0	0	0	0	yes.	yes.
2	no.	2	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	1	0	0	. 1	yes.	yes.
none.	none.	0	0	0	0	no.	yes.
none.	none.	0	0	0	0		
	none.	0	0	0	0	yes.	yes.
none.	none.	0	0	0	0	yes.	yes.
1	none.	0	0	0	0	yes.	yes.
.1	none.	0	1	0	0	yes.	yes.
none.	none.	0	1	0	0	yes.	
none.	none.	2	0	1	0	yes.	yes.
none.	none.	0	0	0	0	yes.	yes.
none.	none.	0	0	0	0	yes.	no.
none.	none.	0	0	0	0	no.	no.
none.	no.	1	0	0	0	yes.	yes.
none.	none.	1	0	0	0	yes.	no.
1	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	*0	0	0	0	generally.	yes.
		. 0	0	0	Ø	visits monthly.	
none,	no.	0	0	0	0	yes.	yes.
none.	none.	0	0	0	0	sometimes.	yes,
none.	none,	1	0	0	0	no.	yes.
none.	no.	0	0	0	0	no.	no.
none.	no.	0	0	0	0	yes,	yes.

Prisons.	White Men.	Colored Men.	White Women.	Colored Women,	Prisoners Under 16 Years of Age.	Total.	Material and Size.	Number of Cells and Size.	
New Hanover	1	24	0	2	0	27	brick.		
Northampton	1	5	0	0	0	6	brick, 6 rooms.	4 cells.	
Onslow	1	1	0	0	0	2	frame, 4 rooms.	2 cells, 8x10.	
Orange	0	. 0	0	1	0	1	brick.	4 cells, 12x12.	
Pamlico	0	2	0	1	0	3	brick, 4 rooms.	2 cells, 4x61/2.	
Pasquotank	0	2	0	0	0	2	brick, 8 rooms.	4 cells, 10x12.	
Pender	0	1	0	0	0	1	brick.	2 cells, 10x10.	
Perquimans	0	0	0	. 0	0	0	brick, 4 rooms.	2 cells, 8x12.	
Person	0	0	0	0	0	0	brick.	2 cells, 6x10.	
Pitt	2	5	0	0	0	7	brick.	6 cells.	
Polk	1	1	0	0	0	2	brick.	2 cells, 8x7.	
Randolph	1	2	1	0	0	4	frame,	4 cells, 12x12.	
Richmond	0	10	0	0	0	10	4 rooms. brick, 1 room.	4 cells, 12x12.	
Robeson	0	0	0	0	0	0	brick.	7 cells.	
Rockingham	7	9	0	0	0	16	brick.	8 cells, 8x8.	
Rowan	3	- 5	1	1	0	10	brick.	19 cells, 7x7.	
Rutherford	1	6	0	0	0	7	brick.	2 cells, 4x8, 8x10.	
Sampson	0	2	2	0	1	4	briek.	6 cells, 6x8.	
Scotland	0	7	0	0	0	7	brick.	4 cells, 8x10, 10x12,	
Stanly	2	1	0	0	0	3	brick.	4 cells, 6x14,	
Stokes	1	0	0	0	0	1	brick, 6 rooms.	6x10. 8x10.	
Surry	9	_0	0	0	0	9	brick.	4 cells.	
Swain	3	3 In-	0	+ 0	0	6	brick.	6 cells, 12x20,	
Transylvania	1	dians.	1	0	0	3	stone and	6x8. 4 cells, 14x16.	
Tyrrell	0	0	0	0	0	0	wood. frame.	2 cells, 10x12.	
Union	0	2	0	0	0	2	brick.	10 cells, 6x8.	
Vance	2	4	0	0	0	6	brick.	4 cells.	
Wake	14	18	0	0	0	32	brick.	19 cells, 12x14.	
Warren	0	0	0	0	0	0	stone,	3 cells, 14x14.	
Washington	0	1	0	0	1	1	brick.	2 cells, 8x12.	
Watauga	1	0	0	0	0	1	brick, 5 rooms.	4 cells, 8x8.	

How Many in a Cell?	Is the Prison Ever Overcrowded ?	Are Windows Obstructed?	Ventilation,	Fire Protection,	J
- F 0	\$ S	re ps	en	ire	Heat,
EĞ	SIO	40	>	1	Ħ
	no.	bars.	windows and doors.	city dept.	steam.
4	no.	bars.	windows and	buckets.	stove.
	no.	bars.	doors. windows.	fire dept.	heaters.
1 to 3	no.	bars.	windows.	extinguisher.	stove.
1	no.	bars.	windows.	hose.	stove.
	no.	bars.	windows.	fire dept.	stove.
		Durb.			500101
. 4	no.	bars.	windows.	well, buckets,	stove.
	no.	bars.	windows.	none.	stove.
	no.	bars.	windows.	fireproof.	stoves.
4 to 10	not often.	bars.	windows.	fireproof.	stoves, heaters.
2	no.	bars.	windows.	buckets.	stoves.
2 to 4	no.	bars.	windows.	none.	stoves.
10	yes.	bars.	windows.	buckets.	hot-air fur- nace.
	no.	wire screens.	windows.	buckets.	steam.
1 to 4		bars.	windows.	tank, well.	stoves.
2	no.	bars.	windows and otherwise.	water-works.	steam.
6	yes.	bars.	windows and otherwise,		stoves.
2	no.	. bars.	windows.	fireproof.	furnace.
4	no.	wire screens.	windows.	fireproof.	stoves.
4	yes.	bars.	windows.	buckets.	stoves.
0	no. '	bars.	windows and otherwise.	hose, pump.	stoves.
1 to 8	yes.	bars.	windows.	none.	stoves.
4	no.	bars.	windows.	none.	stoves.
	no.	bars.	windows and chimneys.	city fire de-	open fires.
	no.	bars.	windows.	none.	stove.
4	no.	bars.	windows.	fire dept.	furnace,
1 to 3	no.	bars.	windows.	fireproof.	stove.
4 to 6	sometimes.	bars.	windows, flues.	fire dept.	steam.
1 to 4	no.	bars.	windows.	fire dept.	stoves.
2	no.	bars.	windows.	hand engine.	heaters.
1	no.	bars.	windows and pipe.	tank.	stoves.

Prisons.	Bedding.	Sexes Separated?	Children Confined in Separate Cells?	How Often is Drinking Water Furnished?	Food.
New Hanover	sufficient.	yes.	yes	in cells.	sufficient.
Northampton	sufficient	yes.	yes.	in cells.	sufficient.
Onslow	sufficient.	no women.	no children.	as needed.	sufficient.
Orange	sufficient.	yes.	none.	twice daily.	plenty.
Pamlico	sufficient.	yes.		as needed.	sufficient.
Pasquotank	sufficient.	yes.	yes.	all the time.	sufficient.
Pender	plenty.	yes.	no children.	as needed.	sufficient.
Perquimans	2 pr. blank- ets, comfort, mattresses.	cells for males, rooms for females.	yes.	pump in jail.	sufficient.
Person	sufficient.	yes.	yes.	water-works.	sufficient.
Pitt	sufficient.	yes.	none.	all the time.	sufficient.
Polk	sufficient.	yes.	yes.	as desired.	sufficient.
Randolph	sufficient.	yes.	none.	3 times daily.	sufficient.
Richmond	sufficient.	different cells.	yes.	as desired.	sufficient.
Robeson	sufficient.	yes.	no children.	as desired.	sufficient.
Rockingham	sufficient.	yes.	yes.	3 times daily.	sufficient.
Rowan	sufficient.	yes.	yes.	twice daily.	1 lb. bread, 1 lb. meat,
Rutherford	sufficient.	yes.		as desired.	sufficient.
Sampson	plenty.	yes.	no children.	as needed.	sufficient.
Scotland	sufficient.	yes.		3 times daily.	sufficient.
Stanly	sufficient.	yes.	yes.	as desired.	sufficient.
Stokes	sufficient.	yes.	yes.	as desired.	sufficient.
Surry	sufficient.	yes.	yes.	as needed.	sufficient.
Swain	sufficient.	yes.	no children.	in cells.	sufficient.
Transylvania	sufficient.	yes.	no children.	as desired.	sufficient,
Tyrrell	sufficient	yes.	• yes.	3 times daily.	sufficient.
Union	sufficient.	yes.	no.	as needed.	sufficient.
Vance	sufficient.	yes.	none.	as needed.	sufficient.
Wake	sufficient.	yes.	no.	as needed.	sufficient.
Warren	sufficient.	yes.	no.	3 times daily.	sufficient.
Washington	sufficient.	yes.	yes.	twice a day.	sufficient.
Watauga	sufficient.	yes.		twice a day.	sufficient.

Coffee or Other Warm Drink?	Number of Meals and Hours of Service.	Any Provision for Bathing?	Any Vermin?	Disposition of Excreta.	Are Prisoners Required to Clean Their Cells?
no.	2 meals, 9 and 5.	hot and cold shower.	no.	sewerage,	yes.
sometimes.	2 meals, 9 and 3.	buckets.	no.		yes.
yes.	3 meals, 8, 12	yes.	no.	sewerage.	by jailer.
yes.	and 6. 2 meals, 8:30 and 2:30.	tub.	no.	buckets.	yes.
yes.	3 meals, 9, 12 and 6:30.	water.	no.	buckets.	yes.
yes.	2 meals, 9 and 2.	tubs.	no.	sewerage.	yes.
yes.	3 meals, 8, 1	tub.	no.	buckets.	yes.
no.	and 6. 2 meals, 9	tubs.	no.		yes.
	and 3.				
yes.	3 meals.	water and soap.	no.	sewerage.	yes.
no.	2 meals, 10 and 4.	tubs.	no.	sewerage.	yes.
yes.	3 meals.	water and soap.	no.	buried daily.	not required, but do.
yes.	3 meals.	tubs.	no.	buried.	yes.
sometimes.	2 meals, 9 and 3.	tubs.	no.	sewerage.	yes.
yes.	2 meals, 9 and 4.	shower-baths, tubs,	no.	sewerage.	yes.
no.	2 meals, 9 and 3.	tubs.	no.	sewerage.	yes.
once a week.	2 meals, 8 and 2.		no.		yes.
yes.	3 meals.		no.	buckets.	
no.	2 meals, 8 and 3,		no.	put in branch.	jailer does.
no.	2 meals, 7 and 1.	tubs.	yes.	sewerage.	yes.
yes.	3 meals, 6, 12	tubs.	no.	sewerage.	yes.
yes.	and 7. 2 meals, 8	tub.	no.	sewerage.	yes.
yes.	and 3. 3 meals.	tubs.	no.	sewerage.	yes.
yes.	3 meals, 7, 12 and 3.	basins.	no.	sewerage.	yes.
yes.	3 meals, 7, 12:30	none.	no.	sewerage.	yes.
yes.	and 8. 3 meals, 8, 12	basins.	no.	buckets.	yes.
yes.	and 6, 2 meals.	bath tubs.	no.	sewerage,	yes.
yes.	3 meals, 8, 1	none.	no.		yes.
no.	and 6. 2 meals, 9 and	bath tubs, hot	no.	sewerage.	yes.
yes.	2:30, 2 meals, 9	and cold water. bath tubs.	no.	sewerage.	no.
yes.	and 3. 2 meals, 8	tubs.	no.	buckets,	yes.
yes.	and 4. 3 meals.	pans,	no.	buried. sewerage.	yes.
-					V

And the second s				
Prisons.	Means of Cleaning the Prison.	Punishment.	Intoxicating Liquors Allowed?	Religious Services.
New Hanover	water-works.	no.	no.	yes.
Northampton		no.	no.	no.
Onslow	scrubbing.	no.	no.	no.
Orange	disinfectants.	no.	no.	no.
Pamlico	soap and water.	no.	no,	no.
Pasquotank	scoured, disin- fected.	no.	no.	occasional.
Pender	water and soap.	no.	no.	among them-
Perquimans	scouring.	no.	no.	no.
Person	lime and scrub-	no.	no.	no.
Pitt	scrubbing, etc.	no.	no.	no.
Polk	disinfected.	no.	no.	yes.
Randolph	disinfectants.	no.	no.	occasional.
Richmond	scouring.	no.	no.	no.
Robeson	lime, fumigating.	no.	no.	no.
Rockingham	swept and whitewashed.	no.	no.	no.
Rowan	disinfectants.	no.	no.	occasional.
Rutherford		no.	no.	no.
Sampson	scrubbing, etc.	yes, locked in cell,	no.	yes.
Scotland	disinfectants.	no.	no.	no.
Stanly	scoured.	no.	no.	no.
Stokes	required to keep them clean.	no.	no.	no.
Surry	water and lime.	no.	no.	yes.
Swain		no.	no.	no.
Transylvania	scrubbing and disinfectants.	no.	no.	occasional.
Tyrrell	scrubbed.	no.	no.	yes.
Union	disinfectants.	no.	no.	yes.
Vance	scoured.	no.	no.	no.
Wake	disinfected.	no.	no.	yes.
Warren	disinfectants.	no.	no.	no.
Washington	scrubbed, etc.	no.	no.	occasional.
Watauga	sewerage.	no.	no.	not often.

Sep- 5, to 1907.	lous n-		Any I	nsane		ant	
Deaths from September 1, 1906, to September 1, 1907.	Are Tuberculous Prisoners Con- fined with Others?	White Men.	Colored Men.	White Women.	Colored Women.	Superintendent of Health Inspect Monthly and Report?	Is a Record Kept?
none,	none,	0	0	0	0	yes.	yes.
none.	none,	0	0	0	0	yes.	yes.
none.	none.	1	0	0	0	yes.	no,
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes,
1		1	0	0	0	yes.	yes.
none.	no.	1	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	
none.	no.	0	0	0	0	yes.	yes.
1, fever.	none.	0	0	0	0	visits jail	
none.		0	0	0	0	often. yes.	yes.
2	no.	1	0	0	0	yes.	
none.	no.	0	0	0	0	I think so.	
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	1	0	0	0	yes.	yes.
none.	no.	1	0	0	0	no.	yes.
none.	none.	0	0	0	0	no.	yes.
l insane, fever.	none.	0	0	0	0	sometimes.	yes.
no.	none,	0	0	1	0	yes.	yes.
none,	none,	0	0	0	0	no Supt. of Health.	yes.
none.	none.	0	0	0	0	yes.	yes.
none.	none.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes.	yes.
none.	no.	0	0	0	0	yes,	yes.
none.	no.	0	0	0	0	yes.	yes.

Prisons.	White Men.	Colored Men.	White Women.	Colored Women.	Prisoners Under 16 Years of Age.	Total.	Material and Size.	Number of Cells and Size.
Wayne	3	5	1	3	0	12	brick.	16 cells.
Wilkes	1	0	0	0	0	1	brick.	2 cells, 8x12.
Wilson	1	7	0	2	1	10	brick.	5 cells, 6x9.
Yadkin	1	0	0	0	0	1	brick, 5 rooms.	2 cells, 8x10
Yancey	0	0	0	0	0	0	brick.	4 cells, 10x10.
Total	144	321	8	38	12	511		

^{*} Have been four insane.

## MISSIONERS—Continued.

How Many in a Cell?	Is the Prison Ever Overcrowded?	Are Windows Obstructed.	Ventilation.	Fire Protection.	Heat.
4	no.	bars.	windows,	fire dept,	furnace.
1	no.	bars.	windows.	none.	stove.
5	no.	bars.	windows.	city fire dept.	stove.
0	no.	bars.	windows.	none, fire-	stoves.
4	no.	bars.	windows.	proof. none.	heaters.

Prisons.	Bedding.	Sexes Separated?	Children Confined in Separate Cells?	How Often is Drinking Water Furnished?	Food.
Wayne	sufficient.	yes.	none,	all the time.	sufficient.
Wilkes	sufficient.	yes.	no children.	as needed.	sufficient.
Wilson	sufficient.	yes.	no.	as needed.	sufficient.
Yadkin	sufficient.	yes.	yes.	3 times daily.	sufficient.
Yancey	sufficient.	yes.	no.	3 times daily.	sufficient.

Coffee or Other Warm Drink?	Number of Meals and Hours of Service.	Any Provision for Bathing?	Any Vermin?	Disposition of Excreta.	Are Prisoners Required to Clean Their Cells?
no. yes, no. yes. yes.	2 meals, 8 and 1. 2 meals, 8 and 1. 2 meals, 9 and 2. 3 meals. 3 meals, 7, 1 and 6.	bath tubs, none, tubs, none, water and soap,	no. no. no. no.	sewerage. sewerage. sewerage. buckets.	yes. yes. yes. yes. yes.

Prisons.	s of Clean- ne Prison.	Punishment.	ntoxicating Liquors Allowed?	ious ces.
	Means ing the	Punis	Intox	Religious Services.
Wayne	disinfectants.	no.	no,	occasional.
Wilkes		no.	no.	yes.
Wilson	soap and water.	no.	no.	no.
Yadkin	lime, broom.	no.	no.	occasional.
Yancey	scrubbing.	no.	no.	sometimes.
Total				

m Sep- 306, to 1, 1907.	Con-		Any I	nsane :	?	ndent Inspect ind	Is a Record Kept?	
Deaths from tember 1, 190 September 1,	Are Tuberculous Prisoners Con- fined with Others?	White Men.	Colored Men,	White Women.	Colored Women.	Superintendent of Health Inspe Monthly and Report?		
none.	no.	1	0	. 0	0	yes.	yes.	
none.	none.	0	0	0	0	yes.	yes.	
none.	no.	0	1	0	0	yes.	yes.	
none.	no.	1	0	0	0	yes.	yes.	
none.	no.	2	0	0	0	yes.	no.	
11		20	4	3	1			

County Convict Camps.	Total Number of Prisoners.	White Men.	Colored Men.	Boys Under 16.	Any Women Prisoners?	Are Whites and Blacks Confined in the Same Room?	Are the Sick Well Cared for?
Alamance	16	5	11	0	no.	no.	yes.
Anson	25	0	25	1	no.	no.	yes.
Beaufort	Camp	just e	stabli	shed.			
Bertie	16	3	13	0	no.	no.	yes.
Buncombe					no.	no.	yes.
Cabarrus					no.	no.	
Columbus	19	4	15	0	no.	no.	yes.
Craven	22	0	22	0	no.	no.	yes.
Cumberland	27	1	26	1	no.	not when we can help it.	yes.
Davidson	9	3	6	0	no.	no.	yes,
Durham	73	7	66		sent to work- house.	no.	yes.
Edgecombe							
Franklin							
Forsyth	80	15	65		no,	no.	yes.
Gaston (1)							
Gaston (2)					no.	no.	yes.
Guilford (1)	38	0	36	0	2	no.	nurse, phy- sician.
Guilford (2)	37	15	22	0	no.	no.	yes.
Halifax					no.	cloth partition.	yes,
Haywood	13	5	5;3In- dians.	0	no.	yes.	yes.
Henderson	14	4	10	2	no.	yes.	have had no sick.
Iredell					no.	no.	yes.
Lenoir							
McDowell	16	2	14	0	0	yes.	no siek.
Mecklenburg (1)	72	5	67		4	no.	yes.
Mecklenburg (2)	68	6	62			no.	yes.
Moore	16	2	14	0	no.	no.	yes.

Where and How Are They Cared for?	Deaths from September 1, 1906, to September 1, 1907.	How Many Prisoners Known to Have Tuber-	Are They Confined in the Same Room at Night with Other Prisoners?	Has Punishment been Inflicted upon Any Prisoner?	Give Offense,	Punishment.
stockade.	0	none.	no.	yes.	misbehavior.	
in stockade.	0	none.		yes.	fighting.	flogging,
camp, jail.	0	none.		no.		
at camp, the hospital.	0	none.	no.	yes.	refusal to work, diso-	flogging.
camp.	0	none.	no.	yes.	bedience. fighting.	flogging.
in camps.	0	none.	no.	no.		
hospital	0	1 pardoned.	yes.	yes.	meanness.	flogging.
camps or jail.	0	none.	no.	yes.	breaking rules.	flogging.
at camps.	0	none.	no.	yes.	disobedience.	flogging.
if sick much, to hospital at work- house,	fever, 1	none at this time.		not much.		
jail, hospi- tal if very sick, sometimes	fever, pneu- monia, 4	none.		yes.	breaking rules.	flogging.
to jail or Home.	0	none,				
,	Tuber- culosis, 1, after being removed from	none.	no.	yes.	for order and obedience.	
physician.	camp.	none.		mild, yes.	to preserve order.	
separate tent.	3, fever, heart disease.	0		yes.	disobedience.	flogging.
	0	none.		no.		
	0	0		no.		
removed to jail.	0			no.		
	0	none.	no.	yes.	fighting with ax and hammer.	10 lashes with strap.
hospital.	0	0				
hospital.	0	0				
county physician.	0	none.	no.	yes.	insubordina- tion.	flogging.

County Convict Camps.	By Whom?	By Whose Authority?	Are Prisoners Chained Together at Night?	Any Religious Services?	Are Boys Con- fined with the Men?	Where Are Prisoners Kept on Sunday?
Alamance	overseer.		yes.		none.	in camp.
AnsonBeaufort	superin- tendent.	commis- sioners.	chained to a rod.	yes.	yes.	barracks.
Bertie			no.	yes.	yes, if there	camp.
Buncombe	captain	same as	yes.	yes,	were any.	camp and
Duncombe	of camp.	State con-	yes.	300,	yes.	in yard.
Cabarrus	superin- tendent.		chained to a rod.	yes.	yes.	in camp.
Columbus			no.	occasional.		at camp.
Craven			no.	no.	in camp.	at camp.
Cumberland	superin- tendent.		chained to a long chain.	sometimes.	yes.	in camp.
Davidson	superin- tendent.		yes.	no.	none.	at camp.
Durham	foreman, if any.		yes,	occasional.	yes.	in their prison.
Edgecombe						
Franklin						
Forsyth	superin- tendent.	commis- sioners.	yes.	yes.	yes.	in camp and yard.
Gaston (1)} Gaston (2)			chained to a rod.	yes.	yes.	cells.
Guilford (1)	superin- tendent.	commis- sioners.	to a rod.	yes.	no boys.	in camp
Guilford (2)	superin- tendent.	commis-	to a long	yes,	none.	in camp in yard.
Halifax	superin- tendent.	sioners.	on one lead	yes.	none.	at camp.
Haywood	tendent.		yes.	yes.	none,	at the Home.
Henderson		**********	to one chain center of	occasional.	yes.	in camp and near.
Iredell			tent. yes.	yes.	none.	stockade.
Lenoir						
McDowell	superin- tendent.	commis- sioners.	yes.	once a month.	no boys.	at camp.
Mecklenburg (1)			yes.	yes.	yes.	in camp.
Mecklenburg (2)			chained to	yes.	yes.	in camp.
Moore			yes.	no.	yes.	in camp.

Material and Size.	Number of Rooms,	Fire Protection.	Ventilation.	Heat.	Bedding.
frame.	2	buckets.	windows.	stove.	sufficient.
frame and metal, 18x50.	3	plenty of water.	windows, doors, otherwise.	stoves.	sufficient.
frame, 24x36.	4	well and river, buckets,	windows.	stoves.	sufficient.
frame, 24x60.	1	buckets.	at the top.	stoves.	straw tick, 3 blankets.
frame and metal, 24x70.	6	water.	windows.	stoves.	sufficient.
steel cage, canvas tents.		buckets.	yard.	heaters.	mattress and blankets.
iron, 10x24.	. 1	none.	windows.	stoves.	sufficient.
tents, 30x46.	1	buckets.	well ventilated.	stoves.	sufficient.
frame, 18x36.	3	buckets.	windows.	heater.	sufficient.
frame, metal roof.	2	buckets.	windows length of building.	stoves.	sufficient.
frame and tents.	3	none.	ventilators or windows.	stoves.	1 tick, 4 blankets.
frame, 18x60, 18x70.	3	buckets.	windows and otherwise.	stoves.	sufficient.
frame, 18x50.	2	barrels.	windows and doors.	stoves.	sufficient.
frame, 60x24.	2	buckets, water.		stoves.	sufficient.
tents.	5	water.	yes.	stoves.	sufficient.
frame, 18x20.	3	water.	windows.	stoves.	sufficient.
tents.				stoves.	sufficient.
frame, 90x26.	2	none.	windows and otherwise.	stoves.	sufficient.
frame, tar paper roof, 16x32.	1	none.	windows.	stoves.	sufficient.
frame, 18x90.	1	buckets.	windows and doors.	stoves.	sufficient.
frame, 18x90.	1	buckets.	windows and	stoves.	sufficient.
frame in sum- mer, jail in winter.		none.	windows, doors and otherwise.	steam.	sufficient.

County Convict Camps.	How Often is Fresh Water Provided?	Food.	Number Meals.	Coffee or Other Warm Drink.	Required to	When Are the Blankets Washed?
Alamance	all the time.	sufficient.	3	yes.	yes.	as needed.
Anson	all the time.	sufficient.	3	yes.	yes.	every 2 months.
Beaufort						
Bertie	as needed.	sufficient.	3	yes.	yes.	as needed.
Buncombe	as needed.	sufficient.	3	coffee twice a day.	yes.	twice a month.
Cabarrus	as needed.	sufficient.	3	yes,	yes.	4 times per year.
Columbus	at all times.	sufficient.	3	no.	yes.	weekly.
Craven	as needed.	sufficient.	3		yes.	as needed.
Cumberland	all the time.	sufficient.	3	yes.	yes.	weekly.
Davidson	all the time.	sufficient.	3	no.	yes.	once a month.
Durham	as needed.	sufficient.	3		yes.	as needed.
Edgecombe						
Franklin	-11 () - 41	or -t t				
Forsyth	all the time.	sumcient.	3	yes.	yes,	as needed.
Gaston (1)	every half hour.	sufficient.	3		yes.	as needed.
Guilford (1)	as desired.	sufficient.	3	yes.	yes.	every 2 months.
Guilford (2)	as needed.	sufficient.	3	yes.	yes.	as needed.
Halifax	as needed.	sufficient.	3	3 times a week.	yes.	4 times a year.
Haywood	as needed.	sufficient,	3	yes.	yes.	as needed.
Henderson	as needed.	sufficient.	2		yes.	monthly.
Iredell	as needed.	sufficient.	3		yes.	as needed.
McDowell	as needed.	sufficient.	3	You	Von	weekly.
	as needed.	sufficient.	3	yes.	yes.	once a year.
Mecklenburg, (1)	as needed.	sufficient.	3	no.	yes.	once a year.
Mecklenburg, (2)		sufficient.	3	ves. in	yes.	
Moore	as needed.	sumeient.	3	winter.	yes.	

How Often is the Straw of Mat- tresses Changed?	Free of Vermin?	Disposition of Excreta.	What Means Used for Cleanliness of Camp.	What the Hours of Work.	Number of Employees.	Salary of Supervisor.	si	Does the County Physician Inspect Monthly and Report to the Commissioners?
t to	2	E E	Me an	k th	ye	of visi	arc	he iar
W Ses	0	re	andit	/ol	50	ry	ä	ste sie th ort
tra	re	Dispositi Excreta,	What Me for Clear of Camp.	r V	25	ala	Of Guards.	oe on on
田の日	<u>F</u>	DH	≥4.2	≥ 2	ZE	20,00	0	DYERO
as needed.	yes.	sink.	soap and water.	10	3	\$ 50.00	\$ 25.00	yes.
as needed.	yes.	buried.	disinfect- ants.	sun to sun.	5	30.00	15.00	no.
nattresses.	yes.	removed.	soap and water.	sun to sun.	1	500 per year and board.		yes.
every 2 months.	yes.	buried.	lime.	sun to sun.	8	100.00	15 to 20 and board	yes.
4 times yearly.	yes.	removed.	water.	all day.	5	20.00		yes.
renewed often,	yes.	removed daily.	cleaned daily.	sun to sun.	2	50.00	35.00	no,
as needed.	yes.	buckets.	broom and	sun to sun.	3	50,00	35.00	yes.
as needed.	yes.	earth closets.	disinfect-	7 to 12 1 to 5:30	4	60.00	45.00	yes.
once a month.	yes.	removed.	scalded.	10	2	60.00	40.00	yes.
shuck nattresses.	yes.	removed.	scouring.	9 to 10 hours.	3 reg- ulars, and 1	70.00 and board.	30 and board.	yes.
					to each			
					10 pris- oners			
			1					
30 to 60 days.	yes.	buried.	all kinds.	sun to sun.	11	75.00	30.00	yes.
monthly.	yes.	buried.	scalding, scouring.	10	7	85.00 60.00	1.50 per day.	yes.
as needed.	yes.	buried.	swept and cleaned daily.	reasonable hours in good weather.	5	60.00	22.50	yes.
as needed.	yes.	buried.	lime, disin- fectants.	reasonable.	7	60.00	22.50 37.50	yes.
every 3 months.	yes.	buried.	soap and water.	10	8	50.00	1.00 per day.	no regu- lar physi- cian.
	yes.		soap and water.	10	3	40.00	20.00 25.00	yes,
as needed.	yes.	buried.	often moved.	7 to 6	3	45.00	35.00	yes.
as needed.	yes.	buried.	disinfect- ants.	10	4	1.50 per day.	1.00 per day.	yes.
twice a month.	yes.	burned.	all pre- cautions.	10 to 9	- 3	1.50 for all.		yes.
every 6 weeks.	yes.	buried.	disinfect- ants.	sun to sun.	5	300.00		yes.
	yes.	buried.	disinfect-	sun to sun.	5	275.00		yes.
every 6 weeks.	not	sewerage	ants. sufficient	9 to 12	3	30.00 to		

							-
County Convict Camps.	Total Number of Prisoners.	White Men.	Colored Men.	Boys Under 16.	Any Women Prisoners?	Are Whites and Blacks Confined in the Same Room?	Are the Sick Well Cared for?
Nash	27	5	22		no.	no.	yes,
New Hanover					no.	no.	yes.
Pasquotank	30	3	27	2	0	no.	yes.
Person	6	1	5		no.	yes, with separate	yes.
Pitt	33	1	32	0	no.	beds,	yes.
Randolph	17	6	11	0	no.	yes.	yes.
Robeson					no.	y co.	yes.
Rockingham						yes.	yes.
Rowan (1)	20	1	19	0		3 00.	,
Rowan (2)	22	7	15	0	some-	no.	yes.
rowan (2)		'	10	0	times,	110.	y ca.
Sampson	13	1	12	0	etc.	no.	yes.
Union	10	1	12	0	no.	110.	Jes.
Wake (1)	15	6	9	0	0	no.	yes.
Wake (2)	15	0	15	0	0		
Wake (3)						no,	yes.
	15	0	15	0	0	no,	yes.
Wake (4)	15	0	15	0	0	no.	yes.
Wayne	27	3	24	-0	no.	no.	yes.
Wilson	58	- 5	53		no.	no.	yes.
Total	874	116	752	6	6		

Forty-two camps, in thirty-two counties. Thirty-eight have reported, but only twenty-nine have given the number of prisoners in charge.

Where and How Are They Cared for?	Deaths from September 1, 1906, to September 1, 1907.	How Many Pris- oners Known to Have Tuber- culosis?	Are They Confined in the Same Room at Night with Other Prisoners?	Has Punishment been Inflicted upon Any Prisoner?	Give Offense.	Punishment.
at camp.	none,	none.		yes.	disobedience.	
infirmary, hospital.	9, five tubercu- losis,			yes.	breaking rules.	flogging.
physician.	none.	none.	no.	yes.	refusing to work, etc.	flogging.
in camps with nurse.	none.	none.	no.	no.		
county physician.	none.	none,	none,	yes.	failing to work.	flogging.
jail or Home,	none.	none.	no.	no.	WOFK,	
in camps.	none.	none.		no.		
physician.	none,	none.	no.	yes.		whipping.
camp.	none.	none.	no.	no.		
by doctor,	none,	1	no,	no.		
camp.	none.	none.	no.	no.		
camp.	none.	none.	no.	no.		
camp.	none.	none.	no.	no.		
camp.	none.	none.	no.	no.		
in camp.	none.	none.	no.	yes.		whipping.
at camp.	none.	none.	no.	no.		
	18					

County Convict Camps.	By Whom?	By Whose Authority?	Are Prisoners Chained Together at Night?	Any Religious Services?	Are Boys Con- fined with the Men?	Where Are Prisoners Kept on Sunday?
Nash	superin-		yes,	no.	yes.	in camp.
New Hanover	tendent. foreman.	commis- sioners.	no.	yes.	yes.	in camp.
Pasquotank	captain in charge.	sioners.	yes.	yes.	yes.	in camp.
Person	menarge.		yes.	no.	have no boys.	in camp.
Pitt	superin- tendent.		yes.	no.	none.	in camp.
Randolph			whites and blacks chained separately.	yes.	none.	in camp.
Robeson			yes.	no.	no boys.	in camp.
Rockingham		super- visors,	yes.	no.	yes.	tent.
Rowan (1)						
Rowan (2)			separately.	yes.	next to guard.	in and near camp.
Sampson			yes.	no.	no boys.	in camp.
Union						
Wake (1)			no.	yes.	none.	camp.
Wake (2)			no.	yes.	none.	camp.
Wake (3)			no.	yes.	none.	camp.
Wake (4)			no.	yes.	none.	camp.
Wayne	guards.	superin- tendent.	yes.	yes.	none.	in camp.
Wilson		tendent.	no.	yes.	no boys.	at camp.
						1

Material and Size,	Number of Rooms.	Fire Protection,	Ventilation.	Heat.	Bedding.
frame, 18x32.	3	buckets.	windows.	stoves.	sufficient.
frame.	8	extinguishers.	windows and doors.	stoves.	sufficient.
tents.	2		windows,	stoves.	sufficient.
no stationary home in summer.	3	none.	windows.	stoves.	sufficient.
tents.	3	buckets.	windows, doors	heaters.	sufficient.
frame, 20x24.	1	none.	windows.	stoves, heaters.	sufficient.
tents.		buckets.	windows.	stoves.	sufficient.
tents.	1, 18x60	none.	windows.	stoves.	sufficient.
frame.	12x12, 20x60, 12x20,	buckets.	windows.	stoves.	sufficient,
frame, 36x40.	4	none.	windows.	stoves.	sufficient.
frame, 36x40.	3	none,	windows.	stoves.	sufficient.
frame, 36x40.	4	none.	windows.	stoves.	sufficient.
frame, 36x40.	4	none.	windows.	stoves.	sufficient.
tent.			windows.	stoves.	sufficient.
brick, 1 story.	2	wells, buckets.	windows and doors.	stoves.	sufficient.

County Convict Camps.	How Often is Fresh Water Provided?	Food,	Number Meals.	Coffee or Other Warm Drink.	Required to Bathe?	When Are the Blankets Washed?
Nash New Hanover Pasquotank	all the time.	sufficient. sufficient. sufficient.	3 3	when needed. no. yes.	yes.	weekly.  twice a month. as needed.
Person Pitt Randolph		sufficient. sufficient. sufficient.	3 3 3	only to sick. yes.	yes. yes. yes.	as needed. as needed. as needed.
Robeson	as needed.	sufficient.	3	yes.	yes.	as needed.
Rowan, (1)		sufficient.	3	yes.	yes.	every 2 months. once a week.
Union Wake, (1)		sufficient.	3	yes.	yes.	monthly.
Wake, (2)	as needed.	sufficient,	3	yes.	yes.	monthly.
Wake, (3)	as needed.	sufficient.	3	yes.	yes.	monthly.
Wake, (4)	as needed.	sufficient.	3	yes.	yes.	monthly.
Wayne	as needed.	sufficient.	3	yes.	yes.	weekly.
Wilson	as needed.	as needed.	3	yes.	yes.	once a week.

How Often is the Straw of Mat- tresses Changed?	Pree of Vermin?  Pree of Vermin?  Disposition of  Exercta.		What Means Used for Cleanliness of Camps.	What the Hours of Work.	Number of Employees.	Salary of Supervisor.	Of Guards.	Does the County Physician Inspect Monthly and Report to the Commissioners?
bunks.	yes.		disinfect-	10	6	\$ 40.00	\$ 25.00	yes.
as needed.	yes.	buried.	disinfect-	sun to sun.	9	supt. 25	20.00	yes.
old mat- tresses thrown	yes.	removed.	ants. disinfect- ants.	usual hours.	4 to 5	and board 60, 00	25.00 30.00	yes.
away. as needed.	yes.	removed.	lime,	10	3	67.50	25 to 30	no.
as needed.	yes.	removed	sweeping. soap and	sun to sun.	5	100.00	1.50 to 1.25	yes.
as needed.	yes.	buried.	fumigation. disinfect-	10	5	52.00	per day. 20.00	yes.
as needed.	yes.		ants. scouring.	usual number.	varies	45, 00		
quarterly.	yes.	buckets.	cleaning daily.	sun to sun.	4	75, 00	20.00	no.
as needed.	yes.	buried.	scrubbing.	varies,	9	65,00 60,00	35 to 40	
new ward.	yes.		dirt cart.	6 a, m, to 6 p, m.	2	50.00	25.00	yes,
monthly.	yes.	removed.	disinfect- ants, cleaning.	10	1 guard to 10 pris-	40.00	25.00	yes.
monthly.	yes.	removed.	disinfect- ants, cleaning.	10	oners.  1 guard to 10 pris- oners.	40.00	25.00	yes.
monthly.	yes.	removed,	disinfect- ants, cleaning.	10	guard to 10 pris-	40.00	25.00	yes,
monthly.	yes.	removed.	disinfect- ants, cleaning.	10	oners.  1 guard to 10 pris- oners.	40.00	25.00	yes.
	yes.		rigid cleaning.	usual hours		50.00	20 and board.	yes.
canvas	yes.	sewerage.	sewerage.	7 to 5	5	65.00		yes.

## INSANE IN COUNTY HOMES AND JAILS.

						Jail.								
	County,	Total Number Insane.	White Males.	White Females.	Black Males.	Black Females.	Feeble- minded.	Epileptic.	Confined.	Total Number.	White Males.	White Females.	Black Males.	Black Females.
	Alamance	1	0	0	1	0		2	1	0	0	0	0	0
	Alexander	0	0	0	0	0	1	1	0	0	0	0	0	0
	Alleghany	0	0	0	0	0	1	1	0	0	0	0	0	0
	Anson	4	1	1	2	0	2	1	2	0	0	0	0	0
	Ashe	0	0	0	0	0	5	2	0	1	0	0	1	0
	Beaufort	2	0	1	0	1	0	0	1	0	0	0	0	0
	Bertie	0	0	0	0	0	2	1	0	0	0	0	0	0
	Bladen	0	0	0	0	0	0	0	0	0	0	0	0	0
	Brunswick	3	1	2	0	0	3	3	0	0	0	0	0	0
	Buncombe	5	1	3	1	0	8	1	4	0	0	0	0	0
	Burke	1	0	1	0	0	20	2	0	0	0	0	0	0
	Cabarrus	3	1	2	0	0	6	0	2	0	0	0	0	0
	Caldwell	2	1	1	0	0	7	0	0	0	0	0	0	0
	Camden	0	0	0	0	0	0	0	0	0	0	0	0	0
	Carteret	No H	ome.							0	0	0	0	0
	Caswell	0								1	0	1	0	0
	Catawba	0	0	0	0 -	0	4	0	*1	0	0	0	0	0
	Chatham	2	0	1	1	0	10	4	2	0	0	0	0	0
	Cherokee	0	0	0	0	0	0	0	0	0	0	0	0	0
	Chowan	1	0	0	0	1	0	0	0	0	0	0	0	0
	Clay	0	0	0	0	0 .	0	0	0	0	0	0	0	0
	Cleveland	0	0	0	0	0	5	2	0	0	0	0	0	0
	Columbus	2	0	1	0	1	2	1	1	0	0	0	0	0
	Craven	0	0	0	0	0	1	0	0	0	0	0	0	0
	Cumberland	2	1	1	0	0	2	θ	2	0	0	0	0	0
	Currituck	No H	ome.							0	0	0	0	0
	Dare	0	0	0	0	0	0	0	0	0	0	0	0	0
	Davidson	5			0	2	12	2	3	0	0	0	0	0
	Davie	2	0	2	0	0	2	1	2	1	1	0	0	0
	Duplin	0	0	0	0	0	0	0	0	1	1	0	0	0
	Durham	- 8					6	1	4	0	0	0	0	0

^{*} Chained.

## INSANE IN COUNTY HOMES AND JAILS-CONTINUED.

	Home.									Jail.					
County.	Total Number Insane.	White Males.	White Females.	Black Males.	Black Females.	Feeble- minded.	Epileptic.	Confined.	Total Number,	White Males.	White Females.	Black Males.	Black Females.		
Edgecombe	0	0	0	0	0	- 8	2	0	0	0	0	0	0		
Forsyth	3	2	0	1	0	10	2	3	2	2	0	0	-0		
Franklin	0	0	0	0	0	. 0	0	0	0	0	0	0	0		
Gaston	1	1	0	0	0	3	3	1	2	1	0	0	1		
Gates	0	0	0	0	0	2	0	0	0	0	0	0	0		
Graham	No H	ome.							0	0	0	0	0		
Granville						2	2	0	0	0	0	0	0		
Greene	0	0	0	0	0	2	0	0	0	0	0	0	0		
Guilford	0	0	0	0	0	6	4	0	0	0	0	0	0		
Halifax	1	0	0	. 3	1	7	6	0	_1	0	0	1	0		
Haywood	5	4	1	0	0	0	0	0	3	2	1	0	0		
Henderson	0	0	0	0	0	0	0	0	0	0	0	0	0		
Harnett	0	0	0	0	0	1	1	0	1	0	0	1	0		
Hertford	0	0	0	0	0	2	1	1	0	0	0	0	0		
Hyde	0	0	0	0	0	4	0	0	0	0	0	0	0		
Iredell	2	0	1	0	. 1	8	2	2	1	1	0	0	0		
Jackson	-0	0	0	0	0	3	2	0	1	1	0	0	0		
Johnston	3	3	0	0	0	6	2	2	0	0	0	0	0		
Jones	0	0	0	0	0	0	0	0	0	0	0	0	0		
Lenoir	1	0	1	0	0	1	1	1	0	0	0	0	0		
Lincoln	1	0	1	0	0	2	2	1	0	0	0	0	0		
Macon	0	0	0	0	0	0	1	0	0	0	0	0	0		
Madison									0	0	0	0	0		
Martin	0	0	0	0	0	5	2	0	0	0	0	0	0		
McDowell	1	0	1	-0	0	3	1	0	0	0	0	0	0		
Mecklenburg	4	1	0	1	2	27	4	3	0	0	0	0	0		
Mitchell	1	1	0	0	0	0	0	. 0	0	0	0	0	0		
Montgomery	1	1	0	0	0	0	0	0	1	1	0	0	0		
Moore	1	0	1	0	0	0	0	0	0	0	0	0	0		
Nash	6	1	4	1	0	5	2	1	0	0	0	0	0		
New Hanover	10	1	0	6	3	5	3	0	0	0	0	0	0		
Northampton	2	0	1	0	1	12	4	2	0	0	0	0	0		
Onslow	No H	ome,							1	1	0	0	0		
0		0	0	0	0	10	0	0	. 0	0	0	0	0		

## INSANE IN COUNTY HOMES AND JAILS-CONTINUED.

			Но			Jail.							
County.	Total Number Insane.	White Males.	White Females,	Black Males.	Black Females.	Feeble- minded.	Epileptic.	Confined.	Total Number.	White Males.	White Females.	Black Males.	Black Females.
Pamlico	0	0	0	0	0	3	1	0	0	0	0	0	0
Pasquotank	1	0	0	0	1	most of the old.	0	0	0	0	0	0	0
Pender	0	0	0	0	0	0	0	0	0	0	0	0	0
Perquimans	2	1	1	0	0	4	3	1 part of time,	0	0	0	0	0
Person	0	0	0	0	0	1	1	0	0	0	0	0	0
Pitt	1	0	1	0	0	4	2	1	1	1	0	0	0
Polk	- 0	0	0	0	0	1	0	0	1	1	0	0	0
Randolph	8	- 5	3	0	0	8	2	0	0	0	0	0	0
Richmond	2	1	1	0	0	4	1	1	0	0	0	0	0
Robeson	1	0	1	0	0	0	0	0	0	0	0	0	0
Rockingham	0	- 0	0	0	0	0	0	0	0	0	0	0	0
Rowan	0	0	0	0	0	2	0	0	1	1	0	0	0
Rutherford	6	4	2	0	0	25	3	0	0	0	0	0	0
Sampson	0	0	0	0	0	2	1	0	0	0	0	0	0
Scotland	1	0	1	0	-0	0	1	0	0	0	0	0	0
Stanly	0	0	0	0	0	4	0	0	1	1	0	0	0
Stokes	0	0	0	0	0	1	0	0	1	0	1	0	0
Surry	1	0	1	0	0	3	0	0	0	0	0	0	0
Swain	0	0	0	0	0	0	0	0	0	0	0	0	0
Transylvania	0	0	0	0	0	0	0	0	1	0	1	0	0
Tyrrell	1	0	1	0	0	0	0	0	0	0	0	0	0
Union	0	0	0	0	0	5	4	3	0	0	0	0	0
Vance	0	0	0	0	0	0	0	0	0	0	0	0	0
Wake	33	8	7	5	13		12	4	0	0	0	0	0
Warren	2	0	0	1	1	8	0	0.	0	0	0	0	0
Washington	1	0	0	1	0	2	1	0	0	0	0	0	0
Watauga	3	1	2	0	0	. 3	4	1	0	0	0	0	0
Wayne	3	2	0	1	0	1	3	1	1	1	0	0	0
Wilkes	0	0	0	0	0	0	0	0	0	0	0	0	0
Wilson	1	1	0	0	0	12	1		1	0	1	0	0
Yadkin	1	1	0	0	0	3	3	0	1	1	0	0	0
Yancey	1	0	1	0	0	1	0	0	2	0	0	0	0
Total	*155	45	49	22	28	330	114	54	†28	17	5	3	1

* Eleven insane color and sex not give. †Two color and sex not given.

## INSANE IN COUNTY HOMES AND JAILS-CONTINUED.

Insane in Homes	155
Insane in jails	28
Total	
Confined in Homes	, 54
Confined in jails	28
Total confined	82
Epileptics	114
Feeble-minded	330

NOTE.-Two Homes not reporting; all jails reporting.

## LIST OF STATE INSTITUTIONS, PRIVATE HOSPITALS. ORPHANAGES AND OTHER BENEVOLENT ASSOCIA-TIONS.

#### STATE INSTITUTIONS.

Name, Superintendent and Location.

Dangerons Insane Department—James R. Rogers, M. D., Raleigh,

North Carolina Soldiers' Home-R. H. Brooks, Raleigh.

Oxford Orphanage for Colored Children-John Cheatham, Oxford.

Oxford Orphanage for White Children-W. J. Hicks, Oxford. School for the Blind and Deaf-John E. Ray, Raleigh.

School for the Deaf and Dumb-E. McK. Goodwin, Morganton.

State Hospital at Goldsboro-W. W. Faison, M. D., Goldsboro,

State Hospital at Morganton-John McCampbell, M. D., Morganton.

State Hospital at Raleigh-James McKee, M. D., Raleigh,

State's Prison-J. S. Mann, Raleigh,

Stonewall Jackson Manual Training and Industrial School-Walter Thompson, Concord.

Tuberculosis Sanatorium-J. E. Brooks, M. D., Cumberland County.

#### HOSPITALS.

Asheville Mission Hospital-Miss Caroline Marques, Asheville,

Atlantic Coast Line-Rocky Mount.

Central Carolina Hospital-Dr. J. P. Monroe, Sanford.

Clarence Barker Memorial-Biltmore.

Davidson Hospital-Davidson.

Goldsboro Hospital-735 North John Street, Goldsboro.

Good Samaritan (colored)-Charlotte.

Harrison Monntain Air Sanitarium-Dr. Isaac J. Archer, Black Mountain.

Highsmith Hospital Company-Dr. J. F. Highsmith, Fayetteville.

James Walker Memorial Hospital-Dr. Robert B. Slocnm, Wilming-

Leonard Medical School Hospital (colored)—Shaw University, Raleigh.

Lincoln Hospital (colored)-Dr. C. H. Shepard, Durham.

Lumberton Sanatorium—Lumberton,

Mercy General Hospital-Dr. John H. Crowley, Charlotte.

Monroe Hospital-Monroe.

Pickford Sanitarium-Dr. L. A. Scruggs, Southern Pines.

Pittman Hospital-C, M. Parkes, Tarboro.

Presbyterian Hospital-Charlotte.

Rex Hospital-Miss Elinor Phillips, Raleigh.

Rutherford Hospital—Dr. Henry Norris, Rutherfordton.

St. Agnes' (colored)-Mrs. A. B. Hunter, Raleigh.

St. Leo's Hospital-Greensboro.

St. Lnke's Hospital Company-Fayetteville.

St. Peter's Hospital-Mrs. John Wilkes, President, Charlotte.

Salisbury Hospital-Salisbury.

Sanitarium-Kinston.

Scotland-M. D. Prince, Laurinburg.

Slater Hospital (colored)-A. J. Brown, Winston-Salem.

S. R. Fowle Memorial Hospital-Miss Violet L. Kirke, Washington.

Stewart Sanatorium—Miss Maybelle Covington, New Bern. Thermal Belt Sanitarium—Dr. E. McQ. Salley, Tryon.

Twin-City Hospital—Mrs. W. D. Taylor, Winston-Salem.

Watts Hospital—Miss Mary Wyche, Durham.

Wilson Sanatorinm-Wilson.

Winyah Sanatorium-Asheville,

#### LICENSED HOSPITALS FOR INSANE AND INEBRIATES.

Broadoaks Sanatorinm-Dr. Isaac M. Taylor, Morganton.

Dr. Carroll's Sanitarium and Highland Home—Dr. Robert S. Carroll, Asheville.

Dr. McKanna's Sanitarinm (inebriates only)—Dr. J. J. McKanna, Reidsville.

Perfected Liquor Cnre (inebriates only)—Dr. J. B. Gunter, Greensboro.

Telfair Institute (inebriates only)—Dr. W. C. Ashworth, Asheville.

#### ORPHANAGES AND CHILD-CARING ORGANIZATIONS.

Alexander Home-Mrs. C. M. Carson, Charlotte.

Allen Industrial Home and School-Asheville.

Baptist Orphanage—M. L. Kesler, Thomasville.

Charlotte Day Nursery-Charlotte.

Christian Orphanage-Rev. J. L. Foster, Elon College.

Christian Orphan's Home and School-Dewdrop.

Colored Orphan's Home Company-J. Perry, Winston-Salem.

Crittenton Home-Miss Elizabeth A. Neimann, Charlotte.

Elhanan Institute-Miss Mattie Perry, Marion.

Eliada Orphanage and Rescue Home-Asheville.

Faith Cottage-Asheville.

Lindley Training School-Mrs. M. E. Hilliard, Asheville.

Methodist Orphanage-Rev. J. N. Cole, Raleigh.

Nazareth Orphan's Home-J. M. L. Lyerly, Crescent.

North Carolina Children's Home Society—W. B. Streeter, Greensoro.

Odd Fellows' Orphan Home-J. F. Brinson, Goldsboro.

Presbyteriau Orphan's Home-Mr. Packford, Barium Springs.

Rest Cottage-Mrs. W. R. Cox, Greensboro.

Roman Catholic Orphanage for Boys—Father Price, Raleigh. Southern Orphanage and Industrial Home for Colored Youth—Sanford

The Thompson Orphanage and Training School—Rev. Walter Smith, Charlotte.

#### PERMANENT HOMES FOR THE OLD.

Catherine Kennedy Home—Mrs. Roger Moore, President, Wilmington.

Home for Disabled and Aged Railroad Men—R. E. Davis, Greensboro.

Salem Home-Winston-Salem.

St. Luke's Home-Mrs. B. F. Dixon, President, Raleigh.

# ORGANIZATIONS FOR THE RELIEF OF THE POOR IN THEIR HOMES

Associated Charities-W. V. McRae, Secretary, Durham.

Associated Charities-Mrs. Dalton, Greensboro.

Associated Charities-W. E. Bowers, Secretary, High Point.

Associated Charities—Rev. R. S. Stephenson, Superintendent, Raleigh.

Associated Charities—Miss Carrie L. Price, Secretary, Wilmington.
Associated Charities—Miss Annie Grogan, Sec., Winston-Salem.
Ladies' Benevolent Society—Mrs. Weil, President, Goldsboro.

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# ANNUAL REPORT

OF THE

# BOARD OF PUBLIC CHARITIES

OF

# NORTH CAROLINA

1908

RALEIGH
E. M. Uzzell & Co., State Printers and Binders
1909

# MEMBERS OF THE BOARD.

WILLIAM A. BLAIR, Chairman	Winston-Salem.
Carey J. Hunter	Raleigh.
A. C. McAlister	Asheboro.
HENRY C. DOCKERY	Rockingham.
Joseph G. Brown	Raleigh.
(Miss) Daisy Denson, Secretary	Raleigh.
OFFICE IN THE CAPITOL.	

# LETTER OF TRANSMITTAL.

RALEIGH, N. C., January 5, 1909.

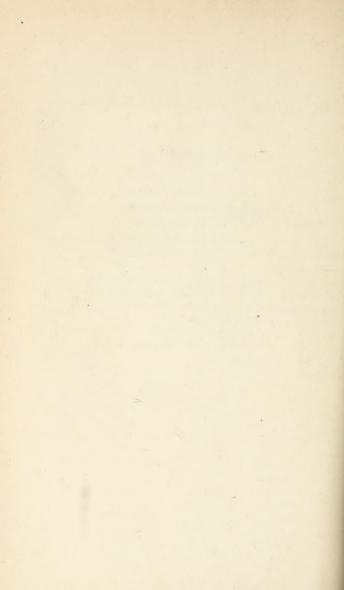
To His Excellency, R. B. Glenn, Governor of North Carolina.

Sir:—We have the honor to submit herewith the Annual Report of the Board of Public Charities for the year ending December 31, 1908.

Your special attention is called to the several recommendaions therein, which, in our opinion, require the action of the General Assembly, to whom we earnestly ask that you transnit the same, with your approval.

Respectfully submitted,

WILLIAM A. BLAIR,
Chairman.
CAREY J. HUNTER,
HENRY C. DOCKERY,
JOSEPH G. BROWN,
A. C. MCALISTER,
Commissioners.



# REPORT

OF THE

# BOARD OF PUBLIC CHARITIES

FOR THE YEAR 1908.

THE CAPITOL,
RALEIGH, N. C., December 31, 1908.

Mr. W. A. Blair, Chairman, and Messrs. Carey J. Hunter, A. C. McAlister, H. C. Dockery and Joseph G. Brown, Commissioners of Public Charities.

Gentlemen:—I have the honor to present the following report of the condition and management of the charitable and penal institutions of the State for the fiscal year ending November 30, 1908:

In addition will be found the reports of orphanages, hospitals and other charitable institutions maintained by private benevolence and municipal aid. These are voluntary reports, made by request of the Board of Charities, and included in this public report for the information of our people and to show in a comprehensive way the entire field of charitable endeavor.

The great number of defective and degenerate persons who burden the State and whose defective organizations can be traced to hereditary causes makes us ask ourselves whether we may not more effectually expend our energies upon preventive measures than upon cure or alleviation. Certainly we should not be satisfied with merely the latter.

Social workers are emphasizing the necessity of seeking the sources whence flow these streams of fettered souls into our institutions, and there to check the torrent. Prevention is to be the new keynote of philanthropy. That charity is the most perfect charity which does most to eliminate itself, which meets the needs so well as to become unnecessary.

Segregation of the imbecile and epileptic, stricter marriage laws for them, are preventive measures in use in this and other countries. The congenital deaf should be included in these restrictive marriage laws. The epileptic and the imbecile should receive custodial care for life in an epileptic village, where they may live happily and yet entail suffering upon no succeeding generation.

Again, in the case of the blind, important preventive treatment will save a long lifetime of blindness to the new-born babe. The New York State commission to investigate the condition of the blind in that State found that 26 per cent., or 600, of the blind children of that State were the victims of "opthalmia neonatorum," "almost none of whom would have lost his sight had simple prophylactic measures been employed." The commission emphasized these two points: "(1) That it is the duty of the State to protect its infant citizen, as a minor, from the danger of blindness with which he is threatened; and (2) that it is the duty of the State to protect itself from the burden of caring for the unnecessarily blind."

Prof. John E. Ray, of the State School, calls attention to this matter in his biennial report, and says that "at least 15 to 25 per cent. (forty to sixty boys and girls) of the students of this school should never have been blind, and would not have been if the proper medical skill and intelligence had been exercised."

Then there are the cases of border-line or incipient insanity. If they could be taken in time and early diagnosis and care given, what a saving to the taxpayers! It is injurious to the insane person to be cared for by one and then by another set of officials, spending several months in jail before receiving treatment, and losing perhaps the chance of recovery.

As soon as our State is able, we should have established in connection with one of our great hospitals a psychopathic institute, where there may be research looking into the causes of insanity, where all the physicians connected with the various institutions can spend some time in turn. Dr. Adolph

Meyer is in charge of such an institute on Ward's Island, New York, and every one of the sixty doctors in the State institutions have studied and conferred with him and together. Dr. Billings, of the Board of Charities of Illinois, says that "It means better nomenclature of the disease, properly written records, something of prognosis based upon the diagnosis. It means looking into everything connected with psychiatry. A satisfactory clinic would not only teach the doctors in the State service, but those in general practice, who, as a rule, know little about insanity. It means that medical students can gain a knowledge of insanity, and the pupils going out into the State would recognize the disease and its causes. For, as much as we talk about insanity and its causes, we do not know as much about it as we should, and such pupils going out everywhere might be able to stem the tide, for, as you know, insanity is increasing."

Hydrotherapeutic treatment for the insane is used in many large institutions with great success. Its greatest value is upon its quick use in the early stages of the disease.

North Carolina has already entered upon the preventive phase of charity. To-night, when the old year dies, every saloon in the State closes its doors and the cause of temperance triumphs. The moral battle which has been waged within our borders means uplift for not only the man who has conquered himself for the sake of the weaker brother, but the ennobling of future generations, and is pertinent to this question of prevention, intemperance being the direct or indirect cause of much of the imbecility, insanity, crime and poverty. If we could see into the future, we doubt not that, this scourge removed, much of the burden of caring for the defective and helpless will be relieved.

Again, the State, in preparing a training school for delinquent boys, is using a preventive. A countless saving in manhood and priceless souls will result, a lessening of crime and a monetary return, in that possible criminals will become of economic value, constructive instead of destructive, building up the waste places and adding to the strength and beauty of the Commonwealth. In her wise laws for the care of consumptives and the separation of this class from other prisoners and from other inmates in her several institutions she again is keeping in the van with other States. The establishment of the Tuberculosis Sanatorium near Aberdeen was a great preventive step. This disease kills more of mankind probably than any other. It is one of the most pauperizing of all diseases. And yet it is preventable. We have known this since Dr. Koch discovered the tubercle bacillus, in 1882.

Dr. Theodore Sachs, of Chicago, says that "The life of a tuberculous patient in the incipient stage can be saved at the expense of \$150 to \$200, and this means not only the return of a breadwinner to a family and prevention of infection in others, but also the gradual creation of an army of cured consumptives, who, by their example of orderly life, cleanly habits and love of pure air, are always great factors in an effective campaign against tuberculosis in any community."

And Pasteur has said that "It is in the power of man to cause all parasitic (germ) diseases to disappear from the world."

What an energizing ray of hope penetrates the seeming darkness of the vast problem of the care of our defective, dependent, delinquent classes! And this hope lies in *prevention*.

Archbishop Ireland said in his conference sermon that "We must take advantage of all the discoveries in sociology and in industry. Those are two gifts of the Almighty to humanity, and we are serving the Almighty when we make use of those gifts; hence preventive charity is far more valuable than that charity which only relieves. We must relieve, but let us be active in that charity which will prevent evil passion and suffering and which will put humanity on a higher stage."

POPULATION OF INSTITUTIONS, APPROPRIATIONS OF 1907-1908 AND APPROPRIATIONS NEEDED FOR THE BIENNIAL PERIOD 1909-1910.

The population of the institutions was distributed during the year ending November 30, 1908, as follows:

	nmates.
Hospital at Morganton	1,335
Hospital at Raleigh	711
Hospital at Goldsboro	857
Dangerous Insane Department	75
School for the White Blind	182
School for the Colored Blind and Deaf	196
School for the White Deaf and Dumb	284
Soldiers' Home	192
Oxford Orphanage for White Children	369
Oxford Orphanage for Colored Children	148
Stonewall Jackson Manual Training and Industrial School	0
North Carolina Tuberculosis Sanatorium	10
Total	4.359
Whole number of insane in charge during the year	2,978
Present in the institutions November 30, 1908:	
Hospital at Morganton	1,142
Hospital at Raleigh	502
Hospital at Goldsboro	654
Dangerous Insane Department	61
School for the White Blind	165
School for the Colored Blind and Deaf	- 99
School for the White Deaf and Dumb	249
Soldiers' Home	134
Oxford Orphanage for White Children	325
Oxford Orphanage for Colored Children	142
Stonewall Jackson Manual Training and Industrial School	0
North Carolina Tuberculosis Sanatorium	5
Total	3,478
Insane present in the hospitals November 30, 1908	2.298
	-1-00
Per capita cost per annum for maintenance during the	year
1908:	
State Hospital at Morganton\$	152.55
State Hospital at Raleigh	167.25
State Hospital at Goldsboro	122.14
Dangerous Iusaue Department	93.04
	200.00

Sschool for the Colored Blind and Deaf, approximately\$	175.00
School for the White Deaf and Dumb	185.00
Stonewall Jackson Manual Training and Industrial School	
North Carolina Tuberculosis Sanatorium	
Soldiers' Home	108.00

Annual appropriation for pensions, \$400,000, and \$12,000 paid out for totally blind veterans. Number of pensioners, 15,000.

The appropriations for maintenance made for the brennial period of 1907-1908 were, for each year, as follows:

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State Hospital at Morganton	\$145,000
State Hospital at Raleigh	95,000
State Hospital at Goldsboro	65,000
Dangerous Insane Department	5,000
Schools for White Blind and for Colored Blind and Deaf	60,000
School for White Deaf and Dnmb, Morganton	46,000
North Carolina Soldiers' Home	15,000
Oxford Orphanage	10,000
Oxford Orphanage for the Colored	5,000
State Tuberculosis Sanatorium	5,000
Stonewall Jackson Manual Training School	5,000
Elhanan Orphanage	500

Total .......\$456,500

Increase in maintenance appropriation, \$20,500 per annum above previous biennial period.

Total appropriations for biennial period of 1907-1908 for charitable institutions, including Training School and Tuberculosis Sanatorium:

Maintenance\$	913,000.00
Improvements, repairs, additions and equipment	48,800.00
Special for mental defectives	250,000.00
Establishment of Tuberculosis Sanatorium	15,000.00
To liquidate indebtedness	25,138.62

# Maintenance for the biennial period 1909-1910:

An	nual Amount Needed.
State Hospital at Morganton, annually	8175,000.00
State Hospital at Raleigh, for the number now present;	
more if the epileptics are received	118,250.00
State Hospital at Goldsboro, for 1909\$83,750	
State Hospital at Goldsboro, for 1910 90,000	86,875.00
Dangerous Insane Department	7,500.00
School for the Deaf and Dumb at Morganton	55,000.00
Schools for the White Blind and Colored Blind and Deaf	65,000.00
Soldiers' Home	17,000.00
Oxford Orphanage for White Children	10,000.00
Oxford Orphanage for the Colored	5,000.00
Stonewall Jackson Training School	5,000.00
Tuberculosis Sanatorium	5,000.00
Total	\$549,625.00

The amount asked for exceeds the appropriations of the last period by \$93,125 annually. The appropriations to the Stonewall Jackson Training School and to the Tuberculosis Sanatorium should be materially increased above the present appropriations of \$5,000 per annum.

Special app	ropriation disbursed by	Hospital	Commission	\$125,000.00
Annual for	maintenance			549,625.00

Grand total\$674,625.0	Grand	total			\$674,625.00
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#### INDEBTEDNESS OF INSTITUTIONS.

The State Hospital at Morganton	\$20,000.00
The State Hospital at Goldsboro	11,000.00
The State Hospital at Raleigh	89.52
School for the Deaf and Dumb, Morganton	2,292.10
School for the Blind	2,500.00

Total	 	 \$35,881.62

The Dangerous Insane Department cost \$768.36 more than the appropriation of \$5,000, but the expenses of this department are now defrayed out of the prison earnings.

This general overlapping of maintenance funds seems to show that the causes are similar, namely, the demand for admission and the attempt to meet the demand, and the rise in prices from which the whole country has suffered.

A comparison of per capitas appears to confirm a part of this conclusion, as there was an increase over the per capita of two years ago, except in the case of the hospital at Raleigh, which has decreased each year for two years, due to the increase in facilities and the purchasing of land previously rented, as well as to the increase of population. The Soldiers' Home and the Dangerous Insane Department show about the same per capitas—very low at each.

The per capitas of our institutions compare well with those of other States, being lower than many. But with higher per capitas institutions can become more efficient, and we should keep in mind that the lowest per capita, unless accompanied with the desired results, would not be meeting the real needs.

Quoting from the report of the Committee on Insane of the National Conference, Dr. Owen Copp, chairman, says:

In the formative period of a community the insane, the defective, the poor, the physically ill and the criminal are likely to be found in the same establishment or in close association under the same management. But the growth of a State leads naturally to their separatiou in institutions under appropriate boards of administration and of supervision. * * * The complete evolution should be the General Board of Prison Commissioners, the State Board of Health, the State Board of Charity and the State Board of Insanity, with their respective local boards of managers. The relation of the general to the local hoards should be grounded on two principles; (1) local executive responsibility; (2) general supervisory review of executive acts, with power of investigation, recommendation and criticism, but no arbitrary authority of control in local matters. The absolute powers of the supervisory hoard should be limited to general interests and interrelations of multiple local nnits. The theory of operation presents these supervisory and administrative bodies distinct in function and independent in action, viewing problems of common concern from their different standpoints, but arriving at harmonions conclusions through conference and discussion, or, failing to agree, referring their differences to the final arhiter, the Governor or legislative assembly, representatives of the public. Such supervisory relation preserves individuality and independence, encourages free expression of opinion and

comparison of methods and results, stimulates to wholesome rivalry for leadership, and insures protest against pernicious policies potent to recast or defeat them.

The insane and mentally defective naturally group together under the supervision of the board of insanity, but have divers characteristics requiring subdivision into the feeble-minded, the epileptic, the insane criminal and other insane, each presenting sufficient dissimilarity to warrant a special environment.

Each institution should have its exclusive district. * * * * The extent of such district should be proportionate to its capacity for patients, expanding with its growth to a maximum by readjustment from time to time through the State Board.

The limit of extension of a hospital is a matter of vital importance, which will elicit a great diversity of opinion. All would desire its limitation within the compass of the individual study and treatment of its patients and within the capacity of a single executive head to conserve efficiency and unity in all departments, both medical and administrative. Such conditions would restrict expansion beyond six to eight hundred. Unfortnnately, however, the insistent demands of highest economy far transcend such bounds. The lower maintenance charge of the large institution is evident to the many, whereas the compensations of the small hospital in promoting better treatment of patients and higher medical and scientific attainment are recognized by only a minority.

There should be a certain policy for the care of the annual increase of the insane. We should have in mind the maximum limit of our hospitals, and when that has been reached a new one should be established. The maximum, so the best authorities say, should not exceed 1,500, and others say that the number should be less to attain the best results.

The hospital districts should not be immovable, but should be changed from time to time to meet the needs of our rapidly growing population—a growth which is necessarily not uniform in all sections at the same period. The real question is the care of the insane of the whole State in the most economical manner consistent with the best medical results.

The State Hospital Commission having thoroughly taken up the needs of the hospitals as to adequate room and equipment, we will simply call attention to the general need of increased maintenance funds to meet the increased number now in charge and those to be admitted upon completion of the buildings in course of construction,

### DANGEROUS INSANE DEPARTMENT.

This department, which occupies the western wing of the State's Prison, has outgrown its capacity. Thirteen are now in charge who must occupy prison cells at night. It was but a makeshift to meet urgent need of separating this class from the more tractable insane—a forward step for North Carolina-but the attention of the Legislature is respectfully called to the necessity of soon providing other quarters for this class. The wards are comfortable, but there are no facilities or space for outdoor life or occupation, those active factors in the proper treatment of the insane. The statistics show eight cures out of seventy-five patients during the year, with all the attendant drawbacks. We would recommend that this department and its needs be included in the general appropriation for the adequate provision for our insane, and that the Hospital Commission be requested to take up the question.

# MENTAL DEFECTIVES IN HOMES AND JAILS.

Reports have been received during the year from all jails except three and all County Homes except two, in regard to the mental defectives. The reports not eoming promptly gives less value to these statistics, as some of the insane in the jails have doubtless since been transferred to the hospitals and a few from the County Homes. However, it shows about the average number passing through the prisons, those in such condition as to necessitate confinement at the Homes (and who should most emphatically not be there) and a large number who are harmlessly insane or feeble in mind and perhaps can with security be left where they are at present, though there is more or less danger, and our policy should be State care for all the insane.

# Present at time of report:

Insane in jails	26
Insane in County Homes	162
Epileptic	. 97
Feeble-minded (idiotic, imbecile, senile, etc.)	270
	-
Total	554

Of these, 26 were confined in jails and 47 in Homes; total, 73.

EPILEPTIC VILLAGE.

There are ninety-seven epileptics reported in the County Homes. A number of those classed as insane in the jails are insane epileptics. The time will come—perhaps is here when we should provide for the "care and treatment of epileptics"—not the epileptic who has lost all his opportunity in life for want of this care, and is already a dement and incurable, but for the class who are living in the community handicapped on every side and daily losing ground. The young especially—and this disease begins in early life—should be received and cared for in such a village. There are cures, though it is a disease which is not so well diagnosed and in the study of which many men are spending their lives, still the attacks are arrested and further brain deterioration reduced to the minimum. But to the State it will mean not alone the possible cures, but the cutting off of a large number of this class eventually by segregating such as should not return to the community.

Such a village should be entirely separated from the hospitals for the insane. In preparing for these classes we must look to future needs. It should be removed from any large city, though accessible to transportation facilities. It should have room to grow and should be developed under its own corps of officers, like such villages as Craig Colony, New York, Epileptic Village of New Jersey and many others.

The insane epileptic, the unfortunate for whom there is no hope of real improvement, would not properly come under this care; he can be cared for in a colony at the Hospital for the

Insane. To so care for him will be a great relief to the institutions which have had to provide for some of this class to the detriment of other patients; so, also, many who are in the County Homes; but this is only custodial. It should be only for the classes who are not susceptible of much improvement, and the State village should give community life to epileptics, but so guarded as to protect them from injury—to alleviate, to teach, to cure, to make happier during their lives, and in so doing to protect the State.

#### CHILD-CARING INSTITUTIONS.

There are twenty institutions caring for about 1,700 children. Most of these are in flourishing condition, and the children are properly fed, clothed and educated. The majority are under the control and subject to the inspection of their respective boards of trustees, and they in turn represent churches or fraternal orders, but several are under the sole management of an individual.

Every institution caring for helpless humanity, whether from defect or from unbalanced mind or from tender years, should be under the supervision of capable boards of trustees or other organizations, and in addition the State should have the right of inspection and visitation. It is a mistake to permit the existence of an institution caring for helpless children to depend upon the life of one person. No such institution should be chartered or allowed to open its doors for the reception of irresponsible waifs, homeless children, except it has satisfied the Board of Public Charities that conditions are fit, and when it has received a certificate from this board granting permission to receive children. Such is the law in New York and elsewhere.

We are of the opinion that the Legislature should not make appropriations to private institutions, except, perhaps, for some special reasons which might arise, and in no case unless the State has representation on the boards of management and unless the institution is subject to visitation and inspection of the State boards.

Dependent children from other States should not be brought into this State to perhaps become a charge upon North Carolina.

## THE SCHOOL FOR THE DEAF AND DUMB.

The compulsory attendance law has not been enforced, for the lack of room. Sufficient room for 100 additional deaf children is needed

#### THE SCHOOL FOR THE BLIND AND DEAF.

The special session of the Legislature of 1908 passed a compulsory attendance law for the blind, similar to the one enacted affecting the deaf. This has not been enforced. If it should be, there would be sufficient room, but \$10,000 additional for maintenance would be necessary. The attention of the General Assembly is called to the overgrown condition of the plant. There is not room for the outdoor life which should be required of the blind children, who are more or less physically weakened by the disinclination to active exertion, superinduced by their affliction. Attention is called by the superintendent to the fact that few are congenitally blind, but have lost their sight from neglect and accident; therefore the weakened physical condition is one that can be much improved.

The history of institutions that are established near the center of growing cities has been the same, namely, they outgrow the original plans and eventually must be removed to where they can have space for the development of newer ideals. This School was the first charitable institution that the State opened to her afflicted, about the year 1845. The time must soon come when we must follow the story of other States and remove this School to the more open suburb, but near enough to give the pupils the inestimable advantage of the religious and educational opportunities of the city to which they are now much indebted.

## COLORED DEPARTMENT OF THE BLIND AND DEAF.

Sick wards for the isolation of eontagious and infectious diseases are needed at this institution.

## SOLDIERS' HOME.

The veterans are comfortably cared for at the Home. The improvements authorized by the last General Assembly have added much to the comfort of the siek, who form about one-third of the men. The average age is near seventy-five. The line of gray is fast thinning. North Carolina should gladly, will gladly, give them the increased maintenance fund asked for, \$17,000 per annum, and \$2,000 per year for special improvements.

#### THE STONEWALL JACKSON TRAINING SCHOOL.

This institution opens its doors on January 12th next for the reception of boys. Plans for the completed plant are already made, and the school will be developed on these lines symmetrically until it will become one of the best and most useful. The board of directors wisely sent the new superintendent to Glen Mills, Pennsylvania, where is located the model institution of its kind in America, to spend some weeks and thoroughly examine their work. The need now is maintenance sufficient to support the sixty boys who can be received (and many applications are on hand) and funds to quickly erect other cottages. The Board of Charities is constantly receiving applications from parents and friends asking for information as to some place where they may send boys. A number are boarded in other States by their relatives.

## THE TUBERCULOSIS SANATORIUM.

This newly opened institution deserves the support necessary to enlarge and equip it, so that the many patients who are seeking it may be received, and that it may serve not only to cure the sick, but as an educational factor in our warfare against the great white plague.

## OXFORD ORPHANAGE FOR WHITE CHILDREN.

This institution is under the control of the Masons and is well managed and efficient. There are directors appointed on the board of trustees to represent the State. There was an epidemic of scarlet fever in a light form, but no deaths, the children making good recoveries. The present general condition of health is very good. Colonel Hicks says that "the normal Christian home ought to be the best place in the world for the rearing of children." He discourages the breaking-up of homes and the removal of children to institutions unless this course, "after thorough investigation and consideration, seems to be the very best possible solution of the ease."

# COLORED ORPHANAGE AT OXFORD,

This institution has been placed under the management of Henry P. Cheatham during the last biennial period. He calls attention to the fact that it is dependent upon the State appropriation for its chief support. It now cares for 142 children. The industrial workshops opened there are worthy of note as the best means of training this class to self-support. The State is represented by three directors on the board of management.

STATE'S PRISON.

The financial and physical condition of the Prison arc excellent. The death rate during the year was low, being 2½ per cent. upon the whole number in charge. Only two deaths from tuberculosis demonstrating the wisdom of outdoor life and the isolation of such prisoners as have contracted the disease.

According to the present law, the terms of all the directors end simultaneously every four years. The entire Prison régime, from superintendent to guards, is subject to arbitrary change. We therefore recommend that the directors of the State's Prison be appointed in like manner and for similar terms as the directors of the charitable and educational institutions, namely, by appointment of the Governor, by and with the consent and advice of the Senate.

The Constitution, Art. XI, says that "No convict shall be farmed out who has been sentenced on a charge of murder, manslaughter, rape, attempt to commit rape, or arson."

Again, in section 1357, chapter 24, Vol. I, of the Revisal of 1905 (chapter on county prisons and convicts on public roads), there is the following proviso: "That no person who has been convicted and sentenced on a charge of murder, manslaughter, rape, attempt to commit rape, or arson, shall be assigned to county roads under this chapter."

As we found that these classes which seemingly are prohibited by the Constitution and the statute are so worked, we deemed it proper to call the attention of the authorities to the matter and to ask for an opinion from the Attorney-General. The directors cheerfully forwarded desired information and signified their intention to abide by the ruling. They reported that at the four railroad camps there were 298 convicts, of whom 192 had been sentenced on these charges.

There were forty-two escapes during the year, many of which were from the camps and were life prisoners and long-term men. This class of convicts is a desperate one, ready to take desperate chances and tempted to do so by the apparent freedom. Being worked with short-term men, the latter must of necessity be subjected to greater restrictions. Their escape is a menace to the community. It is contrary to the spirit of the law and probably illegal. As this question affects radically present conditions, and as there are other changes desired in regard to prisoners, the authorities did not deem it expedient to precipitate these changes, and so no opinion was rendered by the Attorney-General.

We feel that it is our duty to bring the subject to the attention of the General Assembly, in order that the law may be understood and obeyed, or, if in the wisdom of the lawmakers the working of such prisoners should be continued, then there should be a constitutional amendment to that effect.

# COUNTY CONVICT CAMPS.

There are forty-four camps in thirty-seven counties, the prison population being augmented by prisoners from neighboring counties. Thirty-one have reported, but only twentyseven give the number confined, as follows:

White males	 	 	 	177
Colored males	 	 	 	. 796
Color not given	 	 	 	100
Colored females	 	 	 	3
Total	 	 	 	1.076

Twelve of these were boys under sixteen. The three women are employed as cooks in the Guilford camps; Anson, Buncombe, Nash, Randolph, Sampson and Mecklenburg No. 2 not reporting. Bertie reports prisoners quartered at the County Home and working the farm there, not giving data.

There are over twelve hundred prisoners in the camps, and attention has been called by some of the visitors to the apparent youth of these men. Nine deaths during the year. Comparatively little tuberculosis; one prisoner with the disease was pardoned, another occupies a separate tent at night, and one died. Four counties reported that blacks and whites occupied the same room or tent at night. These were advised of its illegality. Four others reported as follows: "Separate divisions" of the same room; "curtains between"; "same room, different ends"; "yes, with divisions." We do not think that this meets the requirements of the law, which is absolute separation of the races in their sleeping quarters.

Six counties report no whipping, punishment for infraction of rules, confinement in steel cell and deprivation of tobacco or other privilege. The other camps punish by flogging with the leather strap. No religious services in eight; in others occasional. Guards receive from \$20 to \$40 per month; supervisors, from \$30 to \$100. There is no classification of prisoners. Felons, misdemeanants and men working out fines wear the stripes and receive like treatment.

We repeat the same recommendation made three years ago, that these county camps be placed under the supervision of the State Prison Board or some other State board. This will save expense to the taxpayer and, what is of higher importance, better the condition of the prisoners. Every prisoner should have moral and some educational advantages as reformative agencies, so that when returned to the community he may be a help and not a hindrance. Therefore we recommend that any policy which may be agreed upon shall include the appointment of prison chaplains and other means for reformation.

Reports have been received from all jails except Halifax and Randolph and the new county of Lee, whose jail is in course of construction. A close scrutiny of the tabulated reports of the commissioners and the visitors' reports show these facts:

- 1. Bathing facilities range from none at all to hot and cold shower baths. As a rule, new prisoners are admitted without bath or change of clothing, and thus introduce vermin. If a bath were compulsory upon admission and the jail could own a few suits of clothing to be worn while the old clothes were being washed, the difficult problem of keeping the buildings in condition would be nearer a solution.
- The old bucket system for the disposition of excreta is in use in sixteen counties. This should be replaced with sewerage and sanitary arrangements.
- 3. The daily cleansing of the cells or rooms required by law should be strictly enforced.
- 4. Two-thirds of the counties give three daily meals of wholesome prison fare and most of them furnish coffee once a day.
- 5. Twenty-nine counties report no religious services; others are ministered to by the local preachers, the King's Daughters and the Women's Christian Temperance Union. This is a great lack, but is explained in part by the fact that a number of our jails are unoccupied for months at a time.

# Present at time of report:

White males	163
White females	11
Colored males	365
Colored females	53
Total	592

Fourteen have died.

Of the number confined, 19 white and 7 colored were insane, leaving 566 prisoners, most of whom were awaiting trial.

Counties remodeling old buildings, constructing new ones or contemplating changes have been advised of the legal requirement of the absolute separation of the races, sexes, the tuberculous and the insanc.

New buildings have been completed in Buncombe, Craven, Caswell, Duplin, Rowan and Perquimans; Davidson's has been remodeled; Forsyth has added an extensive concrete annex, up to date in every particular; Yancey and Lee are constructing new buildings; Pasquotank will build or remodel, and Mecklenburg has a modern jail projected.

New buildings are needed in Burke, Clay, Dare and Davie. New Hanover jail, although enlarged, does not meet the needs, and the officials, in order to prevent sickness from overcrowding, sent a number of persons awaiting trial to be confined at the county camp until the term of court. Beaufort jail, though reported in excellent condition, has been badly overcrowded. Person jail is too small. Lincoln, Rockingham, Transylvania and Tyrrell jails need improvement. Reports from individual counties are included herewith.

#### COUNTY HOMES FOR THE AGED AND INFIRM.

The reports of the county commissioners and those of the visitors are included in the annual report. Duplin, Madison, Montgomery, Haywood and Onslow have creeted new buildings, those of Onslow and Haywood occupying new farm sites. Tyrrell's has been repaired and improved.

The following Homes need improvement in buildings: Cabarrus, Clay, Dare, Davidson, Davie, Lincoln, Rockingham, Transylvania, Wilkes and Yancey. Some of these counties have expended money on other internal improvements, but will soon improve their Homes.

Number of inmates at time of report (eight counties not reporting) and cost of caring for the poor were as follows: Cared for in the Homes, 1,336 persons, at a cost of \$89,873.93; outdoor relief to 5,426, at a cost of \$92,771.93; total, 6,762, at a cost of \$182,645.69. This amount in the Homes is exclusive of farm products.

These figures, compared with those of preceding years, show a much larger increase in the number given outdoor relief than the increase in the Homes. The sum expended for the outdoor relief exceeds the amount for the inmates of Homes. This tendency to outdoor relief should be checked. If the county commissioners would make it a rule to closely scrutinize the poor lists and adopt the policy of giving only temporary relief to persons in their own homes, thus tiding them over distressed circumstances and permitting them to regain the plane of self-support, and requiring all who must receive regular and continued help to go to the Homes, much money would be saved the counties and, what is of great importance, unnecessary dependence and pauperization would be guarded against.

Number of children in the Homes, 37 white and 20 colored; total, 57. Continued efforts are made to secure homes for normal children elsewhere than in the county institution. Those in charge are, as a rule, either infants or abnormal, physically or mentally.

#### PRIVATE LICENSED HOSPITALS,

These institutions are required by law to make semiannual reports to the Board of Charities. The licenses of Broadoaks Sanatorium, Dr. Carroll's and Telfair Institute have been renewed. During the year Dr. B. B. Williams has been

licensed to open Williams' Sanatorium at Greensboro and Dr. J. J. McKanna, of Reidsville, has obtained license. The Perfected Liquor Cure Institution at Greensboro has been discontinued. Telfair Institute has been removed from Asheville to commodious new quarters in Greensboro. The institutions in Greensboro were inspected before license was granted.

These private sanatoria, subject by law to the inspection and regulation of the Board of Public Charities, should be visited at least twice annually, and attention is called to the fact that no funds are appropriated for this purpose.

# PRIVATE BENEVOLENT INSTITUTIONS.

Questions and letters were mailed to seventy-five private orphanages, hospitals and other benevolent institutions. Many of them have reported, and show a great and growing work in the field of private charity. They embrace orphanages, hospitals for the sick and injured, homes for the aged, rescue homes, associated charities and other organizations for the alleviation of suffering and the uplift of humanity. Reports are included in the general report.

#### INSPECTIONS AND MEETINGS.

The Board is in the unfortunate position of having no direct appropriation, and therefore cannot inspect the institutions except at the time of meetings or as opportunity arises to the individual members. Regular semiannual inspections should be made in a systematic way, and can be done with a slight increase of funds and some liberty in expenditure. Three meetings have been held—one at Winston-Salem and two at Raleigh. Inspections have been made of the Hospital at Raleigh, the Dangerous Insane Department, the Penitentiary, the Soldiers' Home, the School for the Blind, the Department for the Colored Blind and Deaf, the Hospital at Goldsboro, the Williams Sanatorium and Telfair Institute at Greensboro, the County Home of For-

syth and the jail of Wayne. In addition have been visited the Odd Fellows' Orphanage and Odd Fellows' Home for the Aged and the City Hospital at Goldsboro and the Rescue Home at Greensboro.

## NEW MEMBERS.

The Board has lost by death two members—Commissioner W. F. Craig, of Marion, and Commissioner E. L. Haughton, of Pollocksville. Governor Glenn appointed Mr. Joseph G. Brown, of Raleigh, and Mr. Henry C. Dockery, of Rockingham, to fill out the unexpired terms.

## GENERAL WORK OF THE OFFICE.

In addition to the collecting of data by sending out blanks and inquiries at stated intervals, the heavy correspondence with the county boards of visitors (voluntary workers), the various reports made to Chairman and Board, and the individual eases of insane, orphans or wayward boys whose friends constantly consult the Secretary of the Board, there is all the other clerical work of the office and a constant call from all parts of the United States for information respecting our laws regarding institutions and sociological questions. This exchange of information from other States is a source of much help in arriving at proper and modern standards of care. Such inquiries are promptly answered. Fuller reports of the work can be found in the quarterly reports made to the Board.

The Library has acquired by gift a number of valuable books during the past year.

Special attention has been given to the subject of tuberculosis in county institutions. The blanks sent out to the commissioners and other officials included the law for the separation of the prisoners from other inmates, and the rules for their earc, compiled by Dr. Lewis, of the Board of Health.

# NATIONAL CONFERENCE OF CHARITIES AND CORRECTIONS.

This noted body met at Richmond, Va., May 6th to 13th. The Secretary attended as a delegate, duly appointed by Governor R. B. Glenn. Section meetings were held in the mornings, great public sessions in the evenings and institutions were visited in the afternoon. The Penitentiary, the Industrial School for Boys at Laurel and the Hospital for the Colored Insane at Petersburg were visited. The Secretary was honored by being invited, with several other members of the conference, to receive with Governor and Mrs. Swanson at the mansion at a reception tendered the conference. Leave of absence was granted by the Board, the Secretary defraying her own expenses.

BOARDS OF VISITORS,

Many new members have been added to our list of visitors, and others who will be sadly missed have been called to their reward. The earnest co-operation of these boards in the counties, working without compensation, has resulted in vastly improved conditions and a higher standard of care. We desire to publicly thank them for this efficient service.

Acknowledgments are due Dr. R. II. Lewis for interest and assistance, to the Governor and the State officials for aid and sympathy. The State owes the Chairman, Commissioner W. A. Blair, a debt of gratitude for his whole-souled interest and prompt attention to the details of the work, and to all the members for their interest in the work, for which they receive no monetary consideration. With my personal thanks to the Board,

Respectfully,

Daisy Denson, Secretary.

# STATE INSTITUTIONS.

## STATE HOSPITAL AT MORGANTON.

John McCampbell, M. D., Superintendent.

#### POPULATION.

	Men.	Women.	Total.
Number of inmates at the beginning of			
the fiscal year	455	655	1,120
Number received during the year	84	131	215
Number discharged or died during the			
year	81	112	193
Number at the end of the fiscal year	458	684	1,142
Daily average attendance during the year,	416	613	1,029
Average number of officers and employees,			
about			190
EXPENDITURES,			
Current expenses:			
1. Salaries and wages		\$ 46,2	67.99

2. Clothing	16,905.35
3. Subsistence	51,573.43
4. Ordinary repairs	3,939.05
5. Office, domestic and ontdoor expenses	46,323.37
_	

otal......\$165,009,19

Ten thousand dollars of the above amount was paid on last year's debt. The appropriation for maintenance was \$145,000 per annum. Disbursements were \$165,000, of which \$10,000 was last year's deficiency, making \$155,000 for the current year. Outstanding indebtedness, \$20,000. Net value of the farm and dairy products was \$24,623.03. Per capita cost of maintenance, \$152.55. Appropriation needed for support during the next biennial period, \$175,000 annually. Special appropriations for the following purposes will be asked for: For bakeshop, \$2,500; for spur track to railroad, \$10,000; for colony buildings, \$30,000.

During the biennial period of 1907-1908 the Hospital Commission expended for this institution: For 115 acres of land, \$4,500; eight cottages for attendants, \$4,800; addition to lanndry and repairs, building nurses' home, about \$23,000.

Thirteen hundred and thirty-five patients were treated—an increase of 144 over the whole number of last year.

Fire protection fairly good, but not as good as it should be,

The general health of the patients has been very good. No epidemic or serious accident. About twenty have escaped, and half of these have been recaptured. Number of deaths, 42. Percentage of mortality upon whole number treated, 3.1. Discharged as improved, 62; as cured, S1. Percentage of cures upon admissions, 37.67. Refused for lack of room, 147. Chronic cases, from 90 to 95 per cent. of the hospital population. Epileptics, 26. As a rule, epileptics are not received. Number of patients from the eastern district, 30. Employed, 525, in the wards, on the farm and grounds, in laundry and sewing room. There are about 500 volumes in the institution library. Dancing, games, walking and riding and baseball for the men during the season are the recreations. Regular religious services. No special facilities for hydrotherapy. Fifteeu tuberculosis patients cared for, apart from others. Number of attendants, 37 men, 52 women, The hospital cemetery receives special care. Nine hundred acres. The hospital, equipment, land, etc., is valued at \$1,000,000.

> John McCampbell, M. D., Superintendent.

#### STATE HOSPITAL AT RALEIGH.

(Inspected April 8th by Commissioners E. L. Haughton, A. C. McAlister and the Secretary, and found in excellent condition.)

## James McKee, M. D., Superintendent,

#### POPULATION.

Number of inmates at the beginning of the fiscal year	Women.	Total.
Number received during the year 72	330	574
	65	137
Number discharged or died during the		
year 93	116	209
Number at the end of the fiscal year 216	286	502
Daily average attendance during the year, 260	319	579
Average uumber of officers and employees		
during the year		

#### EXPENDITURES.

#### Current expenses:

Current expenses	5:		
1. Salaries and	l wages		\$30,164.12
2. Clothing			6,629.11
3. Subsistence			42,730.46
4. Ordinary re	epairs		4,322.97
5. Office, dome	estic and outdoo	r expenses	$\dots$ 15,322.97

Total	 \$99.211.50

#### Extraordinary expenses:

- 1. New buildings, land, etc......\$71,000.00
- 2. Permanent improvements to existing buildings, 10,688,09

Total......\$81,688.09

The annual appropriation was \$95.800. Whole number treated during the year, 711—an increase of 61 over the previous year. Receipts were \$109,764.21; disbursements, \$109,899.59. Outstanding indebtedness, \$89.52. Per capita cost of maintenance, \$167.25. Estimated net value of the farm and dairy products, \$23,217.86. For maintaining the present number in charge \$118,250 annually will be needed, but if the epileptic colony is ready for occupancy this amount will not be sufficient.

The Hospital Commission has purchased 1,140% acres adjoining the present grounds, at a cost of \$53,500. For carpenter shop, \$3,800, and \$4,200 for storeroom. It has constructed an annex to the building for males and equipped the same for 100 patients. A colony for \$5 females is under process of construction, and it has contracted for buildings for epileptic colonies to be erected upon the land recently bought. These colonies for epileptics will be under the charge of the present hospital. There are now 16 epileptics cared for, who will be transferred to these buildings. Epileptics will be received as soon as these structures are completed.

The general health has been good. No epidemic or serious accident. Some escapes; the majority have been returned to the hospital. We have allowed some to remain at home, as their people asked it.

Number of deaths, 41. Percentage of mortality upon the whole number treated, 5. Percentage of cures upon admissions, 49 per cent. Discharged as improved, 4. Number of patients refused admission—epileptics, 15; idiots, 3; senility, 7; paralysis, 3; inehriety, 3; no room, 47; total, 78.

Of the number in charge, 80 per cent, are chronic cases; 3 tuberculosis patients. Provision has not yet been made for the separation of this class. Attendants—male, 19; female, 26. There is a training school in connection with the work. Dancing and song service for recreation. We have no library. Special apparatus for hydrotherapy has not been introduced. Twelve patients from the western district; 16 pay patients; 320 are occupied in garden, laundry, sewing, knitting, fancy work, sweeping and cleaning the wards.

Acreage, 1,300%. Estimated value of land, hospital equipment, etc., \$418,200.

JAMES McKee, M. D.,

Superintendent.

## STATE HOSPITAL AT GOLDSBORO.

(Inspected October 17th by the Secretary and found in excellent condition.)

# W. W. Faison, M. D., Superintendent.

#### POPULATION.

	Men.	Women.	Total.
Number of inmates at the beginning of the			
fiscal year	252	377	629
Number received during the year	85	143	228
Number discharged or died during the			
year	87	116	203
Number at the end of the fiscal year	250	404	654
Daily average attendance during the year,			622
Average number of officers and employees			
during the year			93

#### EXPENDITURES.

## Current expenses:

1. Salaries	and	wages\$21,571.34

- 2. Clothing 4,908.02
  3. Subsistence 19,908.59

# Extraordinary expenses:

- 1. New buildings, land, etc...... \$ 1,000.00
- 2. Permanent improvements to existing

bnildings ..... 7,646.40

Total.		 	8,640.40
Grand	Total		\$84.338.81

The annual appropriation for snpport was \$65,000. Patients treated luring the year, \$57—an increase of 58 over the previous year. Releipts have been \$83,205.75; disbursements, \$82,828.28. The estimated let value of farm and dairy products was \$8,540.90. Per capita cost of maintenance, \$122.145. Outstanding indebtedness is \$11,000, which was borrowed to meet the deficiency in the maintenance fund. The appropriation which will be needed for the support of the institution luring the next biennial period will be, for the year 1909, \$83,750, and for 1910, \$90,000.

During the two years 1907-1908 the Hospital Commission has expended \$24,991.38 for the purchase of land, farm equipment, em-

ployees' houses, boiler, electric generator and other much-needed improvements. The Commission has let the contract for the construction of four detached buildings, which will accommodate twenty patients each; two of the buildings to be used for epileptics and two for tubercular patients. It is hoped that these will be completed in six months. The four will cost about \$24,000, not including heating and furnishing.

Fairly good protection against fire, but specially constructed fireescapes are ueeded.

The general health has been fair, with no serious accident or epidemic. One escape, not recaptured. Number of deaths, 85. Percentage of mortality upon whole number treated, 9.91. Discharged as improved, 30; as cured, 83. Percentage of cures upon admissions, 36.40. Nine patieuts have been refused for want of room; one pay patient; 86.85 per cent. are chronic cases. Epileptics, 44. This class is being received at the hospital. All of these epileptics are more or less demented. Thirty-eight tubercular patients. This class is separated from other patients. Three hundred and fourteen are employed on the farm, ward work, sewing room, etc. Dances, concerts and occasional outdoor sports for recreation. Perhaps 10 per cent. can read. Baths are used in treatment of patients. Special care of the hospital cemetery. There are 21 male and 31 female attendants. No training school.

Acreage, 690; 360 in cultivation and 330 in pasture and wood. The hospital buildings are valued at \$277,500; equipment, \$250,000, and land, \$27,500.

W. W. Faison, M. D.,

Superintendent.

#### HOSPITAL FOR THE DANGEROUS INSANE.

(Inspected April 8th by Commissioners E. L. Haughton and A. C. McAlister and the Sccretary, and found in satisfactory condition.)

James R. Rogers, Medical Superintendent. Raleigh.

No alterations or improvements in this department during the year.

The following is the table of the movement of population for the year 1908:

	Men.	Women.	Total.
Number of inmates present November 30, 1907		14	56
Number received during the year ending November 30, 1908		1	19
Whole number treated during the year	60	15	75
Number discharged or died during the year		1	12
Discharged as cured			8

		Women.	Total.
Died			4
Daily average attendance during the year,	48	14	62
Remaining November 30, 1908	47	14	61
Daily average number of officers and em-			
ployees	6	1	7
EXPENDITURES.			
1. Salaries aud wages		\$1.9	22.13
2. Clothing			97.96
3. Subsistence			75.22
4. Office, domestic and outdoor expenses.			73.05
Total		\$5,7	68.36

Percentage of cures upon admission, 28. They are turned over to the courts when discharged as cured. General health has been good. Escaped, 3; not recaptured. No serious accident or epidemic. Patients have little or no employment. No land. No amusement. None have been refused for want of room, but eleven have been received beyond the capacity of the wards, and they occupy prison cells at night, which is to be deplored. Receipts and disbursements were \$5,768.36, paid out of the fund of the State's Prison. No outstanding indebtedness. Percapita cost of maintenance was \$93.04. For support during the next biennial period \$7,500 annually will be needed. Protection against fire is fairly good. The laud and building are the property of the State's Prison.

The needs of the institution are the same as recommended in former reports.

James R. Robers, M. D.,

Medical Director.

(Former reports of the Superintendent of the State's Prison and of the physician in charge deplore that this department should remain a part of the prison. For several years past the annual increase has been about seven, and the capacity of the institution (forty-nine) has long beeu overtaxed, the additional patients sleeping in prison cells, the number now cared for being eleven. This placing of patients in cells is heartly disapproved by them.)

# NORTH CAROLINA SCHOOL FOR THE DEAF AND DUMB.

Prof. E. McK. Goodwin, Principal.

#### POPULATION.

TOT CHATTOIT.			
B	oys.	Girls.	Total.
Number of children on the roll at end of			
fiscal year	123	112	235
Number received during the year	26	23	49
Whole number during the year	194	119	990

	Boys	Girls.	Total.
Discharged	5	2	7
Died			1
Daily average attendance			240
Number at the end of the fiscal year, No-			
vember 30, 1908			249
Daily average number of officers and em-			
ployees			60

#### EXPENDITURES.

#### Current expenses:

1.	Salaries	and	wages	 	 	 .\$28,	349.	84
0	C12 12 1							

- 2. Clothing
   1,800.00

   3. Subsistence (commissary and fnel)
   15,176.53
- 4. Ordinary repairs—no separate account kept.
- Office, domestic and outdoor expenses—no separate account.

#### Extraordinary expenses:

- 1. New bnildings, land, etc.....
- 2. Permanent improvements to existing buildings. .\$4,250.00

Receipts for the year were: Appropriation for maintenance, \$46,000; special, \$4,250. Disbursements, \$52,540.27. Outstanding indebtedness, \$2,292.10. Per capita cost, \$185. Earnings were \$3,947.83.

The institution can accommodate 270. The compulsory attendance law has not been enforced, as there is not sufficient room. If it were enforced, more room would be needed for 150 to 200 children. None have been refused. The amount needed for maintenance during the next biennial period will be \$55,000 annually. The health of the children has been very good. No serious accident or epidemic. The electric plant, concrete floors and road improvements authorized by the last General Assembly have been completed. We need a new building to accommodate at least 100 children. No changes have occurred in the industrial or literary courses or in the domestic arrangements. We find that practically every scholar becomes self-supporting.

Of the new pupils admitted, congenitally deaf, 24; others became deaf as follows: nnknown, 12; measles and mumps, 1; scarlet fever, 2; rising in the head, 1; meningitis, 1; chicken pox, 1; congestion of the brain, 1; fever, 1; catarrh, 2; rising in the neck, 1; brain fever, 1; cold in the ears, 1. Onset of disease at the age of one year, 2; one and a half, 1; two at 3; one at 3; one at 5; one at 11, and one unknown.

E. McK. Goodwin,

Principal.

### NORTH CAROLINA SCHOOL FOR THE BLIND AND THE DEAF.

(Inspected by Commissioner Joseph G. Brown and the Secretary, and found satisfactory.)

### JOHN E. RAY, A. M., Principal.

Department for White Blind.

### POPULATION.

	Boys.	Girls.	Total.
Number on the roll at the beginning of the			
fiscal year	86	74	160
Number received during the year	21	13	34
Number discharged during the year	9	11	20
Number died	1	1	2
Number at the end of the fiscal year, No-			
vember 30, 1908	92	73	165
Daily average attendance	80	70	150
Whole number during the year	96	86	182

The department can accommodate 245 children. None have been refused for want of room. The special session of the Legislature of 1908 passed a compulsory attendance law for the blind children, but this has not yet been enforced. There will be sufficient room when the law is enforced, but the maintenance fund would have to be increased \$10,000 annually. The appropriation for maintenance was \$60,000 for the two departments, the white blind and the colored blind and deaf. Disbnrsements were about \$62,500. Ontstanding indebtedness, approximately \$2,500. The amount needed for support for the next biennial period will be \$65,000 annually. Per eapita cost, a little over \$200.

During the present year the plastering has been renewed, the pipe organ installed, and the fireproof library building is now in process of construction.

There has been no serious accident or epidemic. Condition of general health very good. No changes have been made in the industrial or literary conrses. Scholars, after graduation, become largely selfsupporting. About 85 per cent, care for themselves.

Curi	ent expenses:
1.	Salaries and wages\$33,070.05
2.	Clothing 4,833.57
3.	Subsistence 15,505.18
4.	Ordinary repairs 4,923.93
5.	Office, domestic and outdoor expenses 16,007.20

Extraordinary expenses:

- 1. New buildings, land, etc.....\$10,000.00
- 2. Permanent improvements to existing buildings, 2,500.00 Officers and teachers, 58; servants, 37.

### $Colored\ Department.$

(Inspected in April by Commissioners E. L. Haughton and A. C. McAlister and the Secretary, and found satisfactory.)

THE BLIND.			
	Boys.	Girls.	Total.
Number of children on the roll at end of			
fiscal year	29	42	71
Number received during the year	12	7	19
Whole number during the year	41	49	90
Discharged	1	7	8
Died			
Daily average attendance	35	40	75
Number at the end of the fiscal year, No-			
vember 30, 1908	40	42	82
THE DEAF.			
Number of children on the roll at end of			
the fiscal year	52	39	91
Received during the fiscal year	5	10	15
Whole number during the year	57	49	106
Discharged	7		7
Died			
Daily average attendance	45	42	87
Number on the roll November 30, 1908	50	49	99

The colored department can accommodate 220. None have been refused for want of room. No epidemic or serious accident. The general health has been very good. No changes in the literary or industrial courses. Laundry machinery and a story have been added to the girls' building during the year. Per capita cost of this department was \$175.

We get nearly all of our vegetables in season, and much of our milk and some beef and pork from the farm and dairy. Net income from the farm and dairy for the past two years was estimated at more than \$1,500.

No means in this department for the isolation of contagious and infectious diseases. Sick wards seriously needed, and repairs to the buildings.

JOHN E. RAY,

Superintendent.

Roue Girle Total

574.80

250.00

### OXFORD ORPHANAGE.

### W. J. HICKS, Superintendent.

### POPULATION.

Boys.	Girls.	Total.
Number of children at the beginning of		
the fiscal year 153	163	316
Number received during the year 32	20	. 52
Number readmitted	1	1
Discharged	22	44
Number ou the roll at the end of the fiscal		
year 163	162	325
Mouthly average attendance during the		
year		314
Average number of officers and employees,		35
EXPENDITURES.		
Current expeuses:		
1. Salaries and wages		
2. Clothing	7	64.37
3. Subsistence	8,8	329.84
4. Ordinary repairs and minor improvements.	8	390.71
5. Office, domestic and outdoor expenses	5,2	241.14
Singing class (tours)	1,0	003.22
Total	\$27,	550.08
Extraordinary expenses:		
Permauent improvements	015	000.49
Permauent improvements	\$15,8	598.45
RECEIPTS.		
Current or ordinary receipts:		
1. Appropriations and contributions		
2. Singing class	7,9	939.72

Current or ordinary receipts:	
1. Appropriations and contributions	\$17,686.20
2. Singing class	7,939.72
3. Shoe shop, sundry sales, etc	1,620.22
Total	\$27,246.14
Extraordinary receipts:	
Woodworking shop	\$ 7,766.31
Printing office	5,010.80
Legacies	200.00

Interest and dividends.....

Transferred from Colonel Hicks, Superintendent's account

T

Refund physician's salary		
Total	\$13,873.41	
Cotal receipts	\$41,119.55	

We were able to meet expenses from the funds received, and to make some permanent improvements. It was necessary to suspend work on the new office building, owing to insufficient funds. This new building is far enough under way to be already roofed. A shed was constructed to be used on St. John's Day, the anniversary which we celebrate. This will prove a comfort and convenience to our visitors and will prevent the annual construction of temporary booths.

The whole number of children cared for during the year was 369; went to their own people, 24; to other approved homes, 13; ran away, 1; died, none. Probably fifteen of this number are self-supporting. Children received not younger than six, seldom over twelve; girls discharged at eighteen and sixteen for boys. Present capacity, 325.

In October there was an epidemic of scarlet fever in a light form. About ten per cent, of the children had the disease, but very few of them were in bed. The health of the children is now splendid. No deaths during the year.

Sewerage. Good water from bored well 320 feet deep. As protection against fire, water is pumped to two tanks; in addition there is connection with the Oxford water supply and two fire hydrants in the grounds; these supplied with hose. Easy exits from the buildings. We have the cottage system, somewhat modified. Central sewing room, dining rooms and laundry. In the cottage homes, the school and the varions industrial departments much effort is directed toward developing individuality in the children. We believe that we meet with fair success in this important effort. Industrial training in sewing, laundry, printing office, shoe shop, woodwork, dairy and on the farm, also literary course.

There are now twelve of our children in the colleges and high schools of the State. We place some children in private homes, but endeavor to exercise the greatest care in this responsible, delicate duty. Ten girls and three boys were placed in foster homes last year. We are constantly trying to improve our system of supervision of children placed in homes. We have had a field worker a part of the year, who has aided in this necessary work. We have the co-operation of the Masons in the different localities in looking after the children in private homes under the jurisdiction of their several lodges. We hope to do more efficient and thorough work along this line in the future.

The true normal Christian home ought to be the best place in the world for rearing children. We hope those interested in the betterment of humanity and the extension of the kingdom of God will enter earnestly into the effort to keep fatheriess children with good mothers when this is found to be possible. We discourage the breaking-up of homes and the removal of children to institutions, nuless this course, after thorough investigation and consideration, seems to be the hest way to deal with the situation.

The support and the extension of the Oxford Orphan Asylum will necessitate increased voluntary offerings of our people to supplement the regular appropriations. We desire that the good people of North Carolina should have knowledge of this work, and that they estimate it at its real worth. We would not have it overestimated nor underestimated.

W. J. HICKS.

Superintendent.

### OXFORD ORPHANAGE FOR THE COLORED

### HENRY P. CHEATHAM, Superintendent,

### POPULATION.

	Boys.	Girls.	Total.
Number of children at the heginning of the			
fiscal year	40	65	105
Number admitted during the year	16	27	43
Number discharged or died during the			
year	3	3	6
Number at the end of the fiscal year	53	89	142
Daily average attendance during the year,	50	85	135
Average number of officers and employees,			13

#### EXPENDITURES.

#### Current expenses:

- CAL	tent expenses.	
1.	Salaries and wages	\$2,643.00
2.	Clothing	1,000.00
3.	Subsistence	3,200,00
4.	Ordinary repairs	160.00
5.	Office, ontdoor and domestic expenses	500.00
	m + 1	05 500 00

### Extraordinary expenses:

1.	New buildin	gs, land,	etc			.\$2,097.75
2.	Permanent i	mproveme	nts to	existing	huildings.	. 200.00

Potal......\$2,297.73

Capacity of the institution, 150. Both sexes received. Admitted at three years; discharged at seventeen for hoys and eighteen for girls. No epidemic or serious accident. Present health of the children is very good. No sewerage; excreta removed daily. No protection

against fire. We have one building for boys, one for girls and one for infants. Industrial and literary conrses taught. Six in high schools. We do not place in private homes.

We are fairly well supported. Cost of caring for a child and educating, \$70 per annum. Receipts have been \$8,791.82, and disbursements were \$9,800.75. Outstanding debt on account of new buildings, \$1,008.93.

We have erected and completed the following new buildings: A shoe and harness shop, with new tools, in which a class of eight boys are learning trades; a blacksmith and wood shop, in which a class of ten boys are at work for the public as well as for the home (in these shops first-class workmen are employed as instructors); a three-story granary for farm products; a schoolroom connected with the infant department.

We shall continue to strive until the institution has reached that position in which it can perform the great mission for which it was founded. Without the most gracions appropriation from our State the home could not possibly exist another year.

HENRY P. CHEATHAM, Superintendent.

### SOLDIERS' HOME.

### CAPT. R. H. BROOKS, Superintendent.

The annual appropriation for support during the last blennial period was \$15,000. The special appropriation of \$5,000 supplied water for fire protection and added a new dining room and kitchen, with rooms for nurses, to the hospital, with heating apparatus, and roofs upon the cottages. No outstanding indebtedness. While no one has been refused for lack of room, many have had to remain upon the waiting list until rooms could be prepared for them. We will need \$17,000 per annum for support and \$2,000 annually for improvements.

The following is the table of the movement of population for 1908:

Number on the roll November 30, 1908	128
Admitted during the year	
Died	
Discharged	
Remaining November 30, 1908	

The percentage of mortality is nearly 20 per cent. Average number of patients in the hospital during the year, 32.

The Home has no regular trained nurse, but there are two white nurses, who are very capable, and the old soldiers get very good attention. There is a special dining room and special diet for the sick. The general health of the veterans has been good. Average age, seventy-five. No special means provided for entertainment and recreation, except innocent games, magazines and papers. Col. Fred. Olds frequently takes the Band of Sunshiners ont to sing and recite for them. Religious services by the varions denominations.

The Danghters of the Confederacy have contributed during the year to the payment of a mrise for the hospital, gifts of furnitine have been made by that organization, and some memorial beds given by patriotic citizens. The only urgent need of the institution is for an increase in maintenance fund.

B. F. Dixon,

Secretary of Executive Board.

### THE NORTH CAROLINA TUBERCULOSIS SANATORIUM

Dr. J. E. Brooks, Superintendent.

The Sanatorinm is located on the Aberdeen and Rockfish Railroad, eight miles from Aberdeen. Nine hundred and fifty-one acres, a portion of which is very fertile and will be converted into dairy and poultry farms, milk and eggs being the chief diet of consumptives. Plenty of fresh spring water and sixty horse power in the creek. There are four buildings—one seven-room farm house, one dining room, kitchen and laundry building, one two-story cottage, with capacity for care of thirty-four patients; barns and feed houses. Ten patients have been admitted to the institution; five now in charge. Available beds, 34. One trained nurse and one attendant. Patients who pay are charged \$7 per week. Buildings insured. No special fire protection. Expenditures have been a little less than \$16,000.

Remarks.—We now have patients calling and writing from all parts of the State.

James E. Brooks, M. D.,

Superintendent.

## STONEWALL JACKSON MANUAL TRAINING AND INDUSTRIAL SCHOOL.

### Mr. Walter Thompson, Principal.

(In October, 1907, the organization of the Board of Trustees of the Stonewall Jackson Manual Training and Industrial School was effected, with Mr. J. P. Cook, of Concord, as chairman. At a subsequent meeting Mr. Walter Thompson was elected superintendent.)

This institution has been located three miles from Concord. There are 290 acres. During the past year a deep well has been dng. Two cottage hnildings are nearing completion; cost, ahout \$13,000. Sewerage and fire protection in course of construction. Insured. There have been many gifts—none very large; from the King's Daughters, \$750. Concord gave the site and \$1,000. Receipts during the two years, ahout \$15,500; disbnrsements, \$20,000. A number of applications on file for admission, but the institution has not yet been opened for children. The King's Daughters have pledged \$5,000 for the erection of a cottage.

Walter Thompson,

Superintendent.

Man Wanner Makel

31.982.28

1.308.86

50,231.41

### STATE'S PRISON.

### J. S. Mann, Spperintendent.

### POPULATION.

	мен.	women.	Total.
Number of inmates at the beginning of the			
fiscal year	637	41	678
Number received dnring the year	133	20	153
Number discharged or died during the			
year		`	102
Number at the end of the fiscal year	640	41	681
Average number of officers and employees,			152
EXPENDITURES.			
Current expenses:			
1. Salaries and wages		\$ 56,4	70.34
2. Clothing		4,7	94.96

#### 10tai....

Exti	aord	inary expe	nses:							
1.	New	buildings,	land,	etc		 	 			

3. Subsistence .....

4. Ordinary repairs .....

5. Office, domestic and outdoor expenses......

Receipts for the year, November 30, 1907, to November 30, 1908, were \$195,519.21; disbursements, \$146,673.71. The amount of money now to the credit of the prison is \$84,619.34. The amount of earnings from the camps was \$117,236.18. Of this sum, \$58,236.18 was cash and \$39,000 in railroad bonds.

No improvements or additions to the buildings. They have been kept in good repair.

All new prisoners are examined physically. No epidemic, and the general health has been good. Died, 16. Percentage of mortality upon whole number in charge, 2½ per cent. Two deaths from tuberculosis; thirteen cases in charge; they are cared for in special infirmary, separated from other prisoners. Two prisoners received gunshot wounds. Corporal punishment has been administered 293 times. Escaped, 42; recaptured, 19, at an average expense of \$33.81. No classification or grading of prisoners. As reward for good conduct the prisoner is given five days per month off of his sentence and 50 cents per month in cash, paid upon completion of his term. Other forms of punishment besides flogging, dark cell, deprivation of time allowance and loss of commutation money. Religious services at the prison and farm. Sunday school at the prison. No regular chaplain. No

provision for regular services at the camps, though local ministers are invited to hold service. No library nor library fund.

Prisoners at the camps are confined within the stockade limits on Sunday; chained at night. Blacks and whites confined in the same sleeping apartments at the camps; separated at the farms. They have a variety of good, wholesome food and coffee regularly. The length of time a convict is worked on the railroad building depends npon his general physical condition. If his health breaks down from any cause, or if he becomes enfeebled, he is withdrawn. The physical condition does not necessarily deteriorate after working on the roads several years, if he is given proper attention, fed properly, worked properly, etc., as we endeavor to have done. Boys are not separated from the men. In charge, 7 under sixteen, 85 under twenty-one. Number of prisoners received during the year, November 30, 1907, to November 30, 1908, was 153. Number remaining November 30, 1907—white men, 176; white women, 7; colored men, 461; colored women, 34; total, 678.

Prisoners in charge November 30, 1908: White males—Central Prison, 25; Farm No. 1, 75; Farm No. 2, 50; Hoskins' Camp, 11; Chaffin's, 13; Busbee's, 8; Cox's, 0. Colored males—Central Prison, 42; Farm No. 1, 84; Farm No. 2, 75; Hoskins' Camp, 64; Chaffin's, 56; Busbee's, 68; Cox's, 69. White females—Central Prison, 8. Colored females—Central Prison, 5; Farm No. 2, 28. Totals—Central Prison, 80; Farm No. 1, 159; Farm No. 2, 153; Hoskins' Camp, 75; Chaffin's, 69; Busbee's, 76; Cox's, 69—681.

Education of prison population: Good English, 4; collegiate, 1; common school, 1; read and write, 328; read, 35; none, 312; total, 681.

Age of prisoners in charge: Twelve to fifteen, 6; sixteen to twenty, 101; twenty-one to twenty-nine, 285; thirty to thirty-nine, 172; forty to forty-nine, 67; fifty to fifty-nine, 34; sixty to sixty-nine, 14; seventy and seventy-three, 2.

J. S. Mann,

Superintendent.

### BROADOAKS SANATORIUM.

(Licensed by the Board of Public Charities.)

Dr. Isaac M. Taylor, Proprietor.

Morganton.

The following table gives the movement of population for the six months ending July 1, 1908;

Men. Women, Total. Number of patients remaining January 1, 1908 ..... 29 13 Admitted during the six months..... 16 33 Whole number treated..... 30 32 62 Discharged recovered ..... 3 7 4 Discharged improved ..... 6 10 16 Discharged unimproved ..... 12

	Men.	Women.	Total.
Died		2	2
Whole number removed			37
Daily average			26
Patients remaining July 1, 1908	9	16	25
Average number of officers and employees,			16

Of the number treated during six months, insane, 45; drug habitues and inebriates, 14; other conditions, 3.

Residences by States—North Carolina, 35; South Carolina, 12; Georgia, 2; Tennessee, 3; Virginia, 4; and one each from Illinois, Florida, West Virginia, New York, Missouri and the District of Columbia. Accommodations for fifty patients.

Present officers are: Isaac M. Taylor, resident physician in charge; Dr. Louis G. Beall, resident assistant physician; Mrs. Sallie Taylor, matron

The matron is directly in charge of the nursing force. She has had about four years' experience in nursing for us. The senior male attendant was for two years at the State Hospital at Morganton. There are three female day nurses and one female night nurse, three male day nurses and one male night nurse. The housekeeper and dining-room attendant are during the day indirectly in charge of some of the patients.

No epidemic or serious aecident.

City waterworks; connected with city sewerage. There is a hydrant in the yard for protection against fire; nine extinguishers conveniently placed. The kitchen is protected by two fusible extinguishers. There are two 100-foot lines of hose connected, with wrenches and spanners on a hose cart. The night watch is on duty in both wards. The new steam honse will take all fires 85 feet away from the building.

All charges are based on a minimum rate of \$15 per week.

Most cases coming to our care may be placed in one of the following classes: (a) Mild mental diseases, nervons diseases not confining patient to bed or room, convalescent eases, senile cases. (b) Mental cases, somewhat disturbed, needing constant attention of nnrse, acute melancholia, neurasthenia, the feeble, those confined to bed. (c) The most troublesome and disturbed mental cases, drug habits, inchriety.

Charges—for Class A, \$15 to \$20 per week; for Class B, \$20 to \$25 per week; for Class C, \$25 per week, upward. Extra charges for surgical operations, severe and prolonged illness, extra nursing and consultations.

We have completed the new wing and are just finishing a steam house and cold-storage plant; have renovated the hot water, heating and plumbing, and are about to complete the therapentic baths. Our place is advancing in development and nsefulness each year.

Isaac M. Taylor, M. D., Superintendent and Resident Physician.

### Report December 31, 1908.

Dr. Isaac M. Taylor, president, and associated with him as partner and resident physician is Dr. Louis G. Beall. Mrs. Sallie C. Taylor, matron.

The following is a table of the movement of population for six months ending December 31, 1908;

	Men.	Women.	Total.
Number of patients remaining July 1, 1908,	9	16	25
Admitted dnring six months	27	14	41
Discharged cnred	4	.5	9
Discharged improved	13	9	22
Discharged not improved	7	3	10
Died	2	1	3
Daily average number of patients			26
Daily number of officers and employees			19

Of the 66 patients in charge during this period, 49 were insane, 9 were inebriates and drug habitues and the others suffering from nervous conditions.

Residence States were as follows: North Carolina, 42, representing 26 counties; Virginia, 5; South Carolina, 11; and one each from West Virginia, Tennessee, Georgia, Illinois, Missouri, Massachnsetts and District of Columbia.

Present capacity, 50. Male and female departments are wholly separate. Four attendants of each sex; a night attendant of each sex. No serions illness, accident or epidemic.

All charges are based on a minimum rate of \$15 per week; for drng cases and inebriates, \$25 per week.

The alterations and additions reported in progress in July have been completed. The most important are the addition of bath apparatus for hydrotherapy and the removal of the heating boilers to a central point eighty feet from the building, minimizing the danger from fire; a cold-storage room, which will add to the comfort of the patients. The plumbing has been thoroughly overhauled.

ISAAC M. TAYLOR, M. D., Superintendent.

### DR. CARROLL'S SANITARIUM.

(Licensed by the Board of Public Charities.)

Dr. Robert S. Carroll, Superintendent. Asheville.

The following table gives the movement of population for the six months ending July 1, 1908;

					Men.	Women.	Total.	
Nnmber	of	patients,	remaining	January 1	,			
1908					. 7	6	13	

Timber or butterite, remaining our day, at			
1908	7	6	13
Number present July 1, 1908	7	8	15

	Men.	Women.	Total.
Number admitted	18	8	26
Discharged recovered	7	3	10
Discharged improved	8	1	9
Died			
Whole number removed			24
Daily average number of patients			13
Average number of officers and employees,			21

Of this number of patients, insane, 10; drug habitues, 6; nervons, 10.

Residence by States — North Carolina, 6; South Carolina, 3; Georgia, 4; New York, 3; Ohio, 3; Pennsylvania, 2; Kentneky, 2; and one each from Tennessee, Virginia and Wisconsin.

On Angust 1st, Oak Lodge, a beautiful 25-room building on the Highland Home property, will be opened. This will increase the capacity from 1s to 30 patients and give an ideal home for patients of this class. It is a three-story frame-and-stone building; four bath rooms, six protected rooms, sixty feet protected porch and three other porches, with steam heat, hot and cold water in all rooms except protected rooms; a large club room, with pianola and billiard table. It nestles under the trees and is really inviting in its peaceful and quiet situation. This is the first of a series of four buildings which we hope to erect in the development of the ideal Highland Home Sanitarium. For several months we have been unable to accommodate the patients who have applied, and now have several on the waiting list. But we think that Oak Lodge will not only increase our efficiency and simplify our work, but will provide quarters for outside patients which are probably not surpassed in the South.

Present officers are: Robert S. Carroll, M. D., president; William L. Dunn, M. D., vice-president; R. Pettns, G. N., superintendent of nurses. Miss Pettus, the chief nurse, is a graduate of the Government Hospital, Washington, D. C. There are nine female and four male attendants.

There has been no epidemic or serious accident. Good fire protection. Rate of charges, \$25 to \$75 per week.

There is a training school for nurses and attendants in connection with the sanitarium. The degree of trained nurse is given after three years of study, training and practical experience, provided the work done has been satisfactory. There is a second course of two years open to male students, which offers the degree of trained attendant. A post-graduate course of one year is offered graduates of other training schools. This includes instruction in hydrotherapy, massage, hygieue, nursing of nervous and mental diseases, and hospital house keeping.

ROBERT S. CARROLL, M. D.,

President.

### PERFECTED LIQUOR CURE INSTITUTION.

This institution, which was under the charge of Dr. J. B. Gnnter, at Greensboro, has been discontinued.

### TELFAIR SANITARIUM.

(Licensed by the Board of Public Charities.)

W. C. ASHWORTH, M. D., President.

ASHEVILLE.

This institution, for the treatment of inebriates, was opened April 20, 1907. After August 1st the sanitarium at Asheville will be closed and the new and up-to-date building in Greensboro will be ready for patients.

The following is the table of the movement of population for the six months ending July 1, 1908:

Men. Women, Total.

Number of patients present January 1,			
1908	3	3	6
Number admitted in the six months	20	6	26
Discharged recovered	6	3	9
Died (apoplexy)	1		1
Whole number removed			22
Remaining July 1, 1908	2	2	4
Daily average number of patients	4	2	6
Average number of officers and employees,			4

Male and female departments wholly separated; one attendant of each sex.

Officers are: W. C. Ashworth, M. D., president; J. M. Millikan, vice-president.

No epidemic or serious accident.

Residence States—North Carolina, Virginia, New Jersey, South Carolina, Colorado, Florida, Oklahoma, Tennessee.

Fire escapes.

Rates of charges, \$25 to \$50 per week.

The new sanitarium in Greensboro will contain about thirty rooms. The departments for men and women are entirely separate. City sewerage. Adequate fire protection. It is well located, in Glenwood Park, private and free from noise and excitement incident to city life.

W. C. ASHWORTH, M. D.,

President.

### TELFAIR SANITARIUM, GREENSBORO, N. C.

### December 31, 1908.

(Inspected by the Secretary of the Board of Public Charities, August 8, 1908, and found satisfactory.)

The Telfair Sanitarinm was moved from Asheville on August 1st. Dr. W. C. Ashworth is president and J. M. Millikan is vice-president. Capacity of the hospital is 30. Male and female departments wholly separate. One attendant for each sex. There is no trained nurse. Charges, \$15 to \$50 per week. No epidemic or serious accident.

	Men.	Women.	Total.
Number of patients present July 1, 1908	- 22	8	30
Admitted dnring six months	20	6	26
Died			
Daily average number of patients			8
Daily average number of officers and em-			
ployees			3

Patients received from North Carolina, Virginia, New Jersey, Georgia, South Carolina and Tennessee. Those from this State were from Cabarrus, Stanly and Guilford counties.

### WILLIAMS' PRIVATE SANATORIUM.

(Licensed by the Board of Public Charities, Inspected Angust 8th by the Secretary and found satisfactory.)

Dr. B. B. Williams, Superintendent.

GREENSBORO.

Williams' Private Sanatorium is located at 1020 West Market Street, Greensboro. The building is steam heated, electric lights, airy rooms, baths and all conveniences. Alcoholism, morphine and other drug addictions treated. This institution was opened for patients on April 13, 1908. Dr. B. B. Williams, president; Mr. John R. Robinson, manager.

	Men.	Women.	Total.
Number of patients present July 1, 1908,			5
Present during the six months ending			
December 31, 1908	38	3	41
Discharged cured	35	2	37
Died			
Daily average number of patients			3
Daily average number of employees			3

Capacity of the sanatorium, 12 beds. Male and female departments are not wholly separated. One attendant for each sex. One trained nurse. No accident or epidemic,

Residence States: North Carolina, Sonth Carolina, Georgia, Virginia, Tennessee, Twelve counties of North Carolina, Rates of charges: Alcoholism, \$100; drng addictions, \$125; nenrasthenia and rhenmatism, \$30 per week. B. B. WILLIAMS, M. D.,

President

### THE McKANNA THREE-DAY LIQUOR CURE HOSPITAL.

(Licensed by the Board of Public Charities.)

Dr. J. J. McKanna, President.

REIDSVILLE

This institution, for the care of inebriates, was opened June 1, 1906, Officers in charge are: Dr. J. J. McKanna, President, and Dr. J. W. McGebee, M. D.

The following is the table of the movement of population during the six months ending July 1, 1908:

	Men.	Women.	Total.
Number present January 1, 1908	25		25
Number received during six months to			
July 1st	76		76
Discharged cured			76
Died			
Remaining July 1, 1908			
Daily average number of patients	2.	5	2.5
Average number of officers and employees,			5
Capacity of the institution			70

Male and female departments wholly separated. Three male and two female attendants. No accident or epidemic.

Residence States: North Carolina, South Carolina, Virginia, Georgia and Florida. Rates of charges, \$100 for treatment. No changes or improvements.

Several stairways, in case of fire. J. J. McKanna, M. D., President.

Report for December 31, 1908.

Dr. J. W. McGehee is physician and Mr. George A. Hughes is manager.

Number present July 1st

amori present buly isc.
Number received during the six months
Discharged cured
Died
Average number of patients daily
Average number of employees

Capacity of the institution, 60. Attendants, two men and one woman. No epidemic or serious accident. Terms, \$100 for cure,

Patients from Tennessee. South Carolina, North Carolina, Georgia. Florida and Virginia. J. J. McKanna, M. D.,

President.

### CONDITION OF COUNTY HOMES AND JAILS.

### (Visitors' Reports.)

The condition of Home buildings have been classed as follows:

No County Homes in Bladen, Carteret, Currituck, Graham, Mitchell and Polk.

New—Anson, Buncombe, Burke, Brunswick, Harnett, Forsyth, Onslow, Duplin, Montgomery, Madison and Haywood.

Fair—Clay, Davidson, Jones, Lincoln, Robeson, Rutherford, Stokes, Transylvania, Warren and Wayne.

Inferior-Cabarrus, Dare and Rockingham.

Good—Alamance, Beaufort, Caldwell, Camden, Caswell, Catawba, Chatham, Chowan, Cleveland, Durham, Gaston; Gates, Granville, Greene, Henderson, Hertford, Iredell, Jackson, Johnston, Martin, Moore, New Hanover, Pamlico, Perquimans, Pitt, Richmond, Rowan, Sampson, Stanly, Tyrrell, Vance, Wake, Washington and Wayne.

### MANAGEMENT OF HOMES.

Good—Anson, Beaufort, Buncombe, Brunswick, Cabarrns, Caldwell, Camden, Caswell, Catawba, Chatham, Cherokee, Chowan, Clay, Cleveland, Davidson, Davie, Duplin, Edgecombe, Forsyth, Gaston, Gates, Granville, Greene, Harnett, Haywood, Henderson, Hertford, Iredell, Jackson, Johnston, Lenoir, Lincoln, Macon, Martin, Montgomery, Moore, New Hanover, Pasquotank, Pitt, Richmond, Robeson, Rockingham, Rowan, Rutherford, Sampson, Stanly, Stokes, Transylvanla, Tyrrell, Vance, Wake, Warren, Washington, Wayne and Wilkes.

Fair-Alamance, Dare, Jones, Person and Yancey.

### CONDITION OF JAILS.

New-Buncombe, Rowan, Forsyth, Duplin and Perquimans.

Good—Alamance, Bladen, Brunswick, Cabarrns, Caldwell, Camden, Carteret, Caswell, Chatham, Cherokee, Chowan, Cleveland, Edgecombe, Gaston, Granville, Greene, Harnett, Haywood, Henderson, Hertford, Iredell, Jackson, Johnston, Jones, Macon, Moore, Pitt, Richmond, Robeson, Rutherford, Sampson, Stanly, Vance, Wake, Washington and Wayne.

Fair—Anson, Catawba, Davidson (remodeling), Lincoln, Mecklenburg (to build), New Hanover, Onslow, Pamlico, Person, Transylvania and Yancey (building).

Inferior—Burke, Clay, Dare, Davie, Rockingham, Tyrrell and Beaufort (too small).

### MANAGEMENT OF JAILS.

Good—Alamance, Bladen, Brunswick, Buncombe, Burke, Cabarrus, Caldwell, Camden, Carteret, Caswell, Catawba, Chatham, Cherokee, Chowan, Cleveland, Davidson, Davie, Duplin, Edgecombe, Forsyth, Gaston, Gates, Granville, Greene, Halifax, Harnett, Haywood, Henderson, Hertford, Iredell, Jackson, Jones, Johnston, Lenoir, Lincoln, Macon, Martin, Montgomery, Moore, New Hanover, Onslow, Pamlico, Person, Pitt, Richmond, Rockingham, Rutherford, Sampson, Stanly, Stokes, Transylvania, Vance, Wake, Washington and Wilkes.

Fair—Anson, Clay, Dare, Mecklenburg, Rowan, Tyrrell and Wayne,

### COUNTY BOARDS OF VISITORS, 1908.

Alamance	Rev. J. W. Holt	_Burlington.
	J. A. Turrentine	_Burlington,
	P. H. Fleming	Burlington.
Alexander		
Alleghany		
Anson	.Dr. J. H. Bennett	. Wadesboro.
	Dr. J. M. Boyette	. Wadesboro.
	Mrs. W. J. Huntley	. Wadesboro.
Ashe		
Beaufort	Dr. J. M. Gallagher	Washington.
	Mrs. C. M. Brown	-Washington.
Bertie	J. H. Matthews	Windsor
	Mrs. Frank D. Winston	-Windsor.
	Miss Alice B. Outlaw	-Windsor,
Bladen	Mrs. William Whitted	Elizabethtown.
	Mrs. John A. McDowell	-Elizabethtown.
Brunswick	.George F. Drew	Southport.
	Dr. Arthur Dosher	Southport
Buncombe	L. M. Stevens, M. D.	Asheville.
	Mrs. William Turner	_Asheville.
	Mrs. A. Ramseur	_Asheville.
Burke	Robert T. Claywell	Morganton.
Cabarrus	.J. M. Hendrix	. Concord.
	G. Ed. Kestler	_Concord.
	Mrs. G. T. Crowell	_Concord.
Caldwell	.C. L. Wilson, M. D.	_Lenoir.
	J. W. Curtis	Lenoir
	J. L Nelson	Lenoir.
Camden	T. B. Bouslall	Belcross.
	George H. Riggs	. South Mills.
Carteret	Mrs. W. H. Hendricks	Beaufort.
	Mrs. H. H. Willis	Beaufort.
Caswell	Dr. S. A. Malloy	Yanceyville.
Catawba	Rev. M. A. Abernethy	Newton.
Chatham	-George Pilkington	Pittsboro.
	James L. Griffin	Pittsboro.

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Chatham	Mrs. H. A. London	-Pittsboro.
	Mrs. Frank C. Poe	Pittsboro.
Cherokee	Mrs. R. H. Hyatt	Murphy.
Chowan	Rev. Robert B. Drane	Edenton.
	W. B. Shepard	_Edenton,
	Benj. L. Evans	_Cisco.
	Mrs. W. D. Pruden	-Edenton,
Clay	Prof. L. F. Shuford	_Hayesville.
Cleveland	S. C. Hendricks	_Belwood.
Columbus	Jackson Greer	-Whiteville.
	Rev. Chas. C. Smith	_Whiteville.
	Mrs. J. J. Williamson	_Whiteville,
Craven	Harold Whitehurst	
	S. M. Brinson	New Bern.
Cumberland	Rev. J. J. Hall	Favetteville.
	Rev. W. M. Fairley	
Currituck		
	Charles L. Mann	
Davidson	James Smith	Lexington,
	Mrs. Charles A. Hunt, Sr.	_Lexington.
Davie	F. M. Allen	_Mocksville.
	Mrs. A. M. Nail	_Mocksville.
Duplin	A. P. Farrior	. Kenansville,
	D. L. Carlton	_Kenansville.
	J. A. Powell	Kenansville.
	Mrs, A. P. Farrior	Kenansville.
Durham	Rev. E. R. Leyburn	_Durham.
Edgecombe	James R. Gaskill	.Tarboro.
Forsyth	Rev, Edward S. Crosland	_Winston-Salem
	W. P. Hill	Winston-Salem
	H. W. Foltz	Winston-Salem
	Mrs. H. W. Foltz	. Winston-Salem
	Mrs. Henry E. Fries	. Winston-Salem.
Franklin	M. S. Davis	Louisburg.
	Frank B. McKinne	Louisburg.
Gaston	Prof. J. P. Reid.	
Gates	Martin Kellogg	_Gatesville.
Graham	W. H. Garrison	Yellow Creek.
	W. M. Taylor	Robbinsville.
	•	

Granville	.D. N. Hunt	Oxford.
	Rev. W. S. Hester	Oxford.
Greene	L. V. Morrill	Snow Hill.
	James L. Suggs	Snow Hill.
	Miss Iola Exum	Snow Hill.
Guilford	A. M. Scales	-Greensboro.
	Rev. Melton Clark	-Greensboro.
	R. C. Hood.	. Greensboro.
	Mrs. W. H. Osborn	-Greensboro.
Halifax	Rev. George M. Tolson	- Weldon,
	Dr. D. B. Zollicoffer	_Weldon.
	S. D. Hancock	-Weldon,
Harnett	Dr. J. H. Withers	Lillington.
	C. M. McArtan	Lillington.
	H. T. Faucett	_Summerville.
Haywood	Mrs. M. J. Branner	- Waynesville,
	Mrs. M. M. Stringfield	-Waynesville.
Henderson	Dr. J. G. Waldrop	Hendersonville.
	Thos. J. Rickman	Hendersonville.
	Rev. J. S. Jones	_Hendersonville.
	Mrs. Lila R. Barnwell	- Hendersonville.
Hertford	John A. Northcott	Winton.
	George V. Cowper	Winton.
	John E. Vann	Winton,
	W. P. Shaw	_Winton.
Hyde	Greely Bruin	Swan Quarter.
	S. S. Mann	_Swan Quarter.
Iredell	L. Harrill, M. D.	Statesville.
	Mrs. A. L. Coble	_Statesville.
	Mrs. D. A. Miller	Statesville.
Jackson	Robert L. Madison	Painter.
	Rev. A. W. Davis	-Webster.
	W. D. Frizell	Webster.
	Lee T. Wild	-Webster.
Johnston	Rev. J. H. Shore	Smithfield.
	Dr. Thel Hooks	Smithfield.
	J. D. Spiers	Smithfield.
	Mrs. W. S. Stevens	
	Miss Flossie Abell	_Smithfield.

Jones	Julian K. Warren	Trenton.
	C. C. May	Trenton.
	F. W. Foscue	Trenton.
Lenoir	Rev. John H. Griffith	Kinston.
	George V. Cooper, Jr	Kinston.
	J. R. Rountree	Kinston.
	Miss May Oettinger	Kinston.
	Mrs. C. B. Woodley	Kinston.
Lincoln	Miss Kate Shipp	Lincolnton.
	Mrs. R. S. Rienhardt	Lincolnton.
Macon	Rev. J. A. Deal	Franklin.
	Dr. Higgins	Franklin.
	R. F. Jarrett	
	Mrs. John C. Wright	Franklin.
	Mrs. L. M. Rankin	Franklin.
	Mrs. Ethel Deal Johnston	Franklin.
Madison	G. H. Roberts	Marshall.
	Levi Hamlin	
	Rev. L. J. Bailey	
lartin	Wilson G. Lamb	
	Dr. W. E. Warren	
	Miss Hattie K. Thrower	
McDowell	Dr. B. L. Ashworth	
	J. M. Houck	
	Mrs, E. H. Dysart	
	Mrs, E. A. Thomas	
	Miss Maggie Hudgings	
Ioaklanhura	John McDowell	
neckienbarg	Rev. Francis M. Osborne	
	F. S. Neal	
fitabell	r. S. Neal	
	R. T. Poole	
100re	John Campbell	
	George Humber	
Nash	J. B. Boddie	
	W. H. Proctor	
	Dr. Jas. P. Battle	
lew Hanover	A. G. Hankins	
	J. T. Kerr	
	R. M. Wescott	Wilmington.

Northampton	J. S. Grant	Jackson.
	Paul J. Long	Jackson.
Onslow	.G. H. Simmons	Catherine Lake.
Orange	Dr. C. D. Jones	- Hillsboro.
Pamlico	Z. V. Rawls	Pamlico.
	W. T. Mayo	Mesic.
Pasquotank	Rev. E. W. Stone	- Elizabeth City.
Pender		
Perquimans	Dr. T. P. McMullan	Hertford.
	B. S. Lassiter	Hertford.
Person	. J. A. Hornaday	Roxboro.
	J. A. Long, Jr.	. Roxboro.
Pitt	J. W. Smith	- Greenville.
	E. W. Braxton	_ Greenville.
	R. N. Nichols	Greenville.
Polk	T. C. Croker	. Columbus.
Randolph	_ John T. Brittain	Asheboro.
Richmond	. Robert A. Johnson	Rockingham.
	J. S. Ledbetter	Rockingham.
Robeson	J. M. McNeill	Lumberton.
Rockingham	_Ira R. Humphreys	_ Wentworth.
	William Cummings	_ Reidsville.
	Mrs. N. R. Reid	Reidsville.
Rowan	Rev. F. J. Murdoch	Salisbury.
	H. T. Trantham	_Salisbury.
	James D. Heilig	Salisbury.
Rutherford	_Dr. T. B. Twitty	Rutherfordton.
	Dr. E. B. Harris	Rutherfordton.
	W. A. Thompson	Rutherfordton.
	Mrs. S. E. Wolfe	Rutherfordton.
	Mrs. A. L. Grayson	Rutherfordton.
Sampson	Rev. T. M. Lee	Clinton.
	F. B. Johnson	Clinton.
	Mrs. T. L. Hubbard	. Clinton.
Scotland	_Mrs. Walter McEachin	_ Laurinburg.
	Miss Effie McRae	. Laurinburg.
Stanly	_R. E. Austin	Albemarle.
Stokes	M. T. Chilton	Danbury.
	Mrs. R. H. R. Blair	
Surry	_Dr. John R. Woltz	. Dobson.

Swain		-
Transylvania	Rev. Chalmers D. Chapman	Brevard.
	Rev. Robert G. Tuttle	Brevard.
	Rev. W. P. Chedester	Brevard,
Tyrrell	J. C. Meekins, Sr.	Columbia.
	T. L. Jones	Columbia.
Union	A. J. Brooks	Monroe.
	J. D. Rast	Monroe.
Vance	Dr. F. R. Harris	Henderson.
Wake	John A. Mills	Raleigh.
	I. C. Blair	Raleigh.
	Mrs. E, E, Moffitt	Raleigh
	Mrs. I. C. Blair	_Raleigh.
Warren	P. H. Allen	_Warrenton.
	H. J. White	. Warrenton.
	H. B. Hunter	Warrenton.
	Mrs. Henry A. Boyd	Warrenton.
	Mrs. J. B. W. Jones	Warrenton.
Washington	Col. W. F. Beasley	Plymouth.
	W. Fletcher Ausbon	Plymouth.
Watauga	Dr. J. M. Hodges	Boone.
	J. F. Church	Foscue.
Wayne	M. L. Lee	Goldsboro.
	Rev. F. W. Farries	Goldsboro.
	Mrs. W. R. Hollowell	_Goldsboro.
	Miss Mary C. Borden	_Goldsboro.
Wilkes	Dr. John Q. Myers	North Wilkesboro.
	Rev. Z. Paris	North Wilkesboro.
	Mrs. W. F. Troyden	North Wilkesboro.
Wilson	Rev. T. A. Cheatham	_Wilson.
	Mrs. Alice Wright	Wilson.
Yadkin	R. C. Puryear	Yadkinville.
	Miss Julia Holt	Yadkinville.
Yancey	Dr. H. B. Robertson	Burnsville.
	J. J. Ferguson	_Swiss.

## ORPHANAGES AND CHILD-CARING INSTITUTIONS.

Name.	Location.	Number Present November 1, 1908.	Whole Number During Year 1908.
Alexander Home	Charlotte	14	20
Baptist Orphanage	Thomasville	373	409
Buncombe County Children's Home	Asheville	13	36
Christian Orphanage	Elon College	26	26
Crittenton Home	Charlotte	9	18
Elhanan Institute*	Marion	130	130
Eliada Orphanage	Asheville	16	16
Faith Cottage	Asheville	1	, 11
Lindley Training School	Asheville	14	21
Methodist Orphanage	Raleigh	131	131
Nazareth Orphans' Home	Crescent	19	19
North Carolina Children's Home So-	Greensboro	13	99
Odd Fellows' Orphan Home	Goldsboro	121	132
Oxford Orphanage for Whites	Oxford	325	368
Presbyterian Orphans' Home	Barium Springs	175	211
Rest Cottage	Greensboro	5	16
Roman Catholic Orphanage for Boys	Raleigh	48	55
Sacred Heart Orphanage	Belmont (Gaston County)	21	32
Thompson Orphanage and Training School	Charlotte	60	88
ORPHANAGES FOR THE COLORED.			
Oxford Orphanage for the Colored	Oxford	142	148
Colored Orphan Home of Western Car- olina	Winston-Salem	30	30
Southern Orphanage and Industrial Training School	Sanford	13	18
Total	~~=====================================	1,569	1,904

^{*}Report not received.

### BAPTIST ORPHANAGE.

### M. L. Kesler, Superintendent.

THOMASVILLE,

This orphanage is supported and controlled by the Baptist denomination of the State. It is directly under a board of trustees.

Number children remaining October 31, 1904	346
Number admitted during the year, to October 31, 1908	63
Whole number in charge	409
Become self-supporting	35
Died	1
Placed in families (except those returning to relatives)	
Remaining October 31, 1908:	
Boys, 183; girls, 190; total	373

Children not under 5 nor over 12 years old are taken, and both sexes are received. Present capacity, 385. Health of the children is good. Sewerage. Cottage system. No regular protection against fire; hand buckets. Literary and industrial courses tanght. Special attention paid to developing individuality. Seven now in colleges or high schools. We do not place out children. We are well supported in caring for them. Improvements during the year have been a library building and a new infirmary, costing \$12,000.

Total receipts'	for the year	were	\$59,811.38
Disbursements			59,811.38

Indebtedness, \$3,520. This was report at end of fiscal year June 25, 1908.

Actual cost of maintaining and instructing 360 children for the year:

Food, fnel, clothing, etc	13,188.04
Salaries	7,727.50
Laundry expenses	452.29
Telephone rent	68.40
Pastor's salary	150.00
Shoe-shop account	2,250.72
Farm products consumed (estimated)	3,587.97
Medicine and medical attendance	445.76
Postage, traveling expenses, schoolbooks, etc	865.76
Contributions in kind	1,894.58
Total cost	30,631.02

Actual cost, per capita, per month......\$7.08

M. L. Kesler, Superintendent.

### PRESBYTERIAN ORPHANS' HOME

REV. JOHN WAKEFIELD, Superintendent. BARIUM SPRINGS.

This orphanage is under the control of the Presbyterian Syuod of North Carolina.

Number children admitted during year 63
Placed in families
Become self-supporting 36
Whole number in charge during the year
Died
Remaining October 31, 1908

Children of hoth sexes are received. Those of foreign hirth or parentage are taken if parents were residents of the State at the time of their death. Illegitimate children are not received if the mother is living. Fatherless children from 6 to 18 are received. Capacity of the institution, 180. There have heen seven cases of scarlet fever; present health good. Excreta removed weekly. No special protection against fire. Literary and industrial courses tanght. We do not place children in homes. We have the cottage system. Special attention paid to developing individuality. We are fairly well supported. Receipts and dishursements were \$23,500.

We are now contemplating adding water and sewerage system, electric lights and a printing plant to publish a weekly paper.

John Wakefield, Superintendent.

### THOMPSON ORPHANAGE AND TRAINING INSTITUTION.

REV. WALTER J. SMITH, Superintendent.

CHARLOTTE.

This orphanage is under the control of the Protestant Episcopal Church of North Carolina. Present buildings will accommodate 72.

	Boys.	Girls.	Total.
Number of children remaining October 31, 1907	29	40	69
Number admitted during the year ending October 31, 1908	13	6	19
Placed in families and returned to friends			21
Self-supporting Dismissed Remaining October 31, 1908		31	1 60

Admitted at 3 years of age; boys discharged at 15 and girls from 16 to 18. Both sexes and foreign-born admitted. There has been an epidemic of malaria. Present health is good. Sewerage and surface closets. Two-inch pipes in the buildings and fire plugs within a square and a half. The children are housed in two large buildings. One pupil in college. We have placed a few in private homes, but do not like to do it. Yes, we are well supported in caring for the children. Receipts, \$7,032.82; disbursements, \$7,669.81. A new corn crib has been built by our own force. Water pipes have been extended to the stock shed. Literary course and training in farm and domestic work.

Walter J. Smith, Superintendent.

### METHODIST ORPHANAGE.

REV. JOHN N. COLE, Superintendent.

RALEIGH.

This institution is maintained and controlled by the North Carolina Conference of the Methodist Episcopal Church, South.

Number children admitted during year ending October	
31, 1908	30
Whole number in charge 13	31
Become self-supporting	3
Died	1
Remaining October 31, 1908 1	31

Both sexes received. Admitted from 6 to 12 years of age and discharged at 18. Capacity of the orphanage is 200. No serious accident or epidemic; present health of the children is good. One large building at present, but working towards the cottage system. No children are placed out until they finish the course. Institution has sewerage; no special fire protection. Literary course and sewing, etc., taught. We are well supported in caring for the children. Receipts and disbursements \$23,000.

Superintendent.

### SACRED HEART ORPHANAGE.

RT. REV. LEO HAID, Superintendent.

BELMONT.

The Roman Catholic Orphanage for girls is located at Belmont, Gaston County. It is under the control of St. Mary's Catholic Church, with Mother Mary Teresa in charge.

Number remaining October 31, 1907	25
Number admitted during the fiscal year	7
Whole number in charge during the year	32
Remaining October 31, 1908	21

Girls are received without restriction as to age. Present capacity 30. No accident or serious illness; present health of the children is excellent. One large building. No special protection against fire. Industrial courses taught. Receipts, \$265; disbursements, \$2,000. One child placed in private home. Added a classroom during the year. There is a system of oversight of children placed out. We are not well supported in the care of the children.

Mother Mary Teresa,

### ROMAN CATHOLIC ORPHANAGE FOR BOYS.

FATHER THOMAS F. PRICE, Supt. NAZARETH (near Raleigh).

This institution was opened in 1899 with four children in charge. It is beautifully situated three miles from the city and seventy-five feet above the Capitol grounds. It is under the control of the Roman Catholic Church.

Number children remaining October 31, 1907	40
Admitted during the fiscal year	15
Placed in families	3
Become self-supporting	4
Remaining October 31, 1908	48
Died	

Age of admission 4 and of discharge 16. Only boys taken. Capacity, 60. No epidemic or serious accident; general health of the children good. No sewerage. Fire extinguishers. One building for the children. Special attention paid to individuality. Both industrial and literary courses taught. None in colleges or high schools. Three children placed out in 1907. All of our support is in the form of donations. After children are placed out we see that they are well cared for and lose none of their moral training.

THOMAS P. HAYDEN, Chaplain.

### THE CHRISTIAN ORPHANAGE.

REV. JAMES L. FOSTER, Superintendent. ELON COLLEGE.

This institution is under the control of the Southern Christian Convention

	Boys.	Girls.	Total.
Number children remaining October 31	,		
1907	. 7	9	16
Number admitted during the year	. 7	3	10
Total in charge			26
Placed in families			
Become self-supporting			
Died			
Remaining October 31, 1908			26

Children of both sexes and foreign-born received. May not be received under 5; discharged at 18. No epidemie or serious aceident; present health of children is good. No sewerage; excreta removed and composted. We are planning to develop a cottage system; at present one building. We are developing the family idea. Children attend the district graded school. Work on the farm. Receipts and disbursements about \$3,000. Some farm buildings have been added. With farm products we do well for support of the children.

Our, work has done well during the past year. Good health, good crops, a very reasonable financial support, with many donations in kind.

James L. Foster,

Superintendent.

### ODD FELLOWS' ORPHAN HOME.

### J. F. Brinson, Superintendent.

Goldsboro.

The Home is located on a twenty-acre plat of land at Goldsboro. The first building was opened in 1892. It is maintained and controlled by the Odd Fellows of the State.

	Boys.	Girls.	Total.
Number ehildren remaining October 31, 1907		48	98
Number admitted to end of fiscal year (April)			. 34
Placed in families			
Died			
Become self-supporting			9
Remaining October 31, 1908			121

Age of admission 5 to 15. Discharged at 17 and 18. Both sexes received. Capacity for 140. Fevers for nearly three months, but present health good. Sewerage. Fire extinguishers and fire escapes and eity fire department.

The children attend the graded school of the town. They work on the farm and do the work of the house.

Much is done to develop individuality. Two in colleges. An annex to the dining-room and dormitories were added during the year. Receipts, \$13,598,15; disbursements, \$8,626.89. We are well supported in caring for the children. We employ a music teacher, who teaches in the afternoons. The boys are helping in the printing of the "North Carolina Odd Fellow."

When the new Jacobi Memorial Building is completed and an adequate steam-heating plant and laundry added, the present plant, ineluding the Home for Aged Odd Fellows, will be valued at about \$125,000.

J. F. Brinson,

Superintendent.

### NORTH CAROLINA CHILDREN'S HOME SOCIETY,

W.	В.	STREETER,	Superintendent.	Greensboro.

This society receives children of both sexes from one day to 15 years old, and places them in private families. It is supported entirely by voluntary contributions.

Number children on hand October 31, 1907	. 13
Received during the year	. 86
Whole number in charge	99
Placed in families	. 86
Remaining October 31 1908	. 13

We have the cottage system in its fullest sense, the family home, and the capacity is unlimited. In all 309 have been so placed. We are well supported in the care of the children. Strict oversight is kept of the children until of age. Receipts and disbursements for the year, about \$8,000. Experience has taught that the actual cost of caring for a destitute child during his minority on the Children's Home Society plan, is about \$100. W. B. STREETER,

Superintendent.

### BUNCOMBE COUNTY CHILDREN'S HOME.

This is a county institution controlled and supported by Buncombe County. The commissioners appoint a board of managers and they in turn employ a competent man and woman to take charge of the Home. Mr. J. P. Howatt is the present chairman of the board.

	Boys.	Girls.	Total.
Number children remaining October 31,			
1907	13	4	17
Number admitted during the fiscal year,			36
Placed in families			23
Died			
Remaining October 31, 1908	3	10	13

Both sexes are received. Capacity, 25. No serious accident or epidemic; present health of the children is good. Cared for in one building. Sewerage and city water; these have been added during the past year. Children are placed out, and they are under care and oversight after being placed in families.

J. P. Howatt,

Chairman

### NAZARETH ORPHANS' HOME.

REV. J. M. LYERLY, Pres. Board of Managers. Crescent.

This orphanage is under the control of the Reformed Church in the United States.

	Boys.	Girls.	Total.	
Number children remaining October 31				
1907	6	6	12	
Number admitted during the fiscal year	, 2	5	7	
Died				
Self-supporting				
Remaining October 31, 1908			19	

Children of both sexes received. Admitted at 4 years and discharged at 18. Capacity, 50. Health of the children good. No sewerage. No special protection against fire. Cottage system, Special attention to developing individuality. Industrial and literary courses taught. Seventeen in the academy. We place children iu private homes. Noue now placed. Receipts, \$3,000; expenditures, \$2,500. The plant has been enlarged by the addition of seven acres of land and a two-story building, with outbuildings. We are well supported J. M. LYERLY. in providing for the children.

President

### ALEXANDER HOME.

Mrs. C. M. Carson, President.

CHARLOTTE.

This institution is under the control of the Presbyteriau churches of the city. In 1895 the present home was given by Mr. R. B. Alexander. It is supported by voluntary contributions from the Sundayschools and from private individuals. In charge, 20. Only one death has occurred since the opening of the Home. Children are received at 4 years of age, though some exceptions. Both sexes received. We try to secure homes for them. Capacity 25 or 30. There has been an epidemic of whooping-cough; health at present is very good. City fire department. Sewerage. Though housed in one building, the number is limited. Children attend the city graded schools. We place out children when we can find good homes. We are moderately well supported. About \$1,500 was expended on improvements during the past year. Children are too widely scattered to continue personal oversight, but we keep in touch through correspondence.

Mrs. C. M. Carson, President.

### LINDLEY TRAINING SCHOOL.

	_	_	_			
-7	HISS.	ISARET.	R	WHAT	LON.	Matron

ASHEVILLE.

This institution is a rescne home for girls. It was opened about thirteen years ago, and is interdenominational, supported by voluntary contributions. It is five miles from the city with a farm of 28 acres. A farmer and his wife occupy a cottage on the place and cultivate the land. A matron and assistant have control of the institution. When possible, the girl seeking admission pays from \$5 to \$10 per month. In addition, they must assist in the housework. Every girl must make voluntary application and must agree to obey the rules. We prefer that they should remain two years. When they have no friends to care for them, we place them in service in good homes.

Number of girls in the Home at last report	11
Number of children	11
Number of girls received during the year	13
Number of infants	10
Number now present:	
Girls	13
Children	14

Receipts, \$4,927.72; expenditures, \$2,012.42,

One-half are reclaimed.

Mrs. M. E. Hilliard, Acting President.

### REST COTTAGE.

MISS WINFRED R. Cox, Matron.

GREENSBORO.

Our rescue home is supported by contributions from individuals from various parts of the country. We have no board or persons to look to.

	оништен.	Wome
Number persons remaining October 31,		
1907	4	8
Number admitted during the year	12	17
Placed in families		15
Died	3	
Remaining October 31 1908	5	9

Children received over 2 years old. Any age for wayward girls. Capacity, 25. No serious accident or epidemic; health good. No sewerage; city scavenger. Insurance. Personal care. Industrial and literary courses tanght. Receive no compensation from people. Oversight of those who are placed ont. About 70 per cent reform. Receipts, 8644.47; disbursements, \$585.09. Winfreed R. Cox.

Matron.

### FAITH COTTAGE

Lucius B. Compton, Superintendent.

ASHEVILLE.

Faith Cottage is a rescue home, located at 53 Atkinson Street, Asheville. It is a two-story building of seventeen rooms. The Home was opened June 2, 1903. It is supported by free-will offerings, a faith work, and is not controlled by any church or organization.

Women. Infants.

Number of inmates remaining October 31,		
1907	6	2
Whole number in charge during the year	22	9
Placed in families	5	
'Died		2
Remaining October 31, 1908	3	1

Present capacity of the institution, 16. There have been cases of scarlet fever and typhoid fever; present health good. Sewerage. Taught industrial work. One girl in a Bible school. Receipts were \$854.26; disbursements, \$770.89. Nearly all make professions, but just how many really reform would be impossible to tell. Condition for admission is a willingness to forsake former life. Discharged when fit to take position or return to friends, or when unwilling to comply with the rules.

Rose Fareler.

Secretary.

### CRITTENTON HOME.

Mrs. M. C. Carter, Superintendent.

CHARLOTTE.

This rescue home was opened June 27, 1905. It is under the management of a board composed of members from each Protestant church. Girls who have left the right path and truly wish to reform are received. No slum cases are admitted.

	Women.	Infants
Whole number in charge during year	37	18
Number remaining October 27, 1907	. 11	9
Placed in families	. 3	
Died		

Capacity, 25 girls and for infants. No serious accident or epidemic; health very good. Sewerage. City fire department. Industrial course taught. We are well supported. No additions this year. Expenses, \$150 per month. Ninety-five per cent reform.

Mrs. M. C. Carter, Superintendent.

### ORPHAN HOME AND SCHOOL.

IRA E. COWLING, Superintendent.

DEWDROP.

The Christian Orphans' Home and School of Dewdrop, North Carolina, has been consolidated with the Southeastern Christian Orphans' Home at Baldwin, Georgia, and removed to the latter place.

IRA E. COWLING, Superintendent.

### ELIADA ORPHANAGE,

Lucius B. Compton, Superintendent.

ASHEVILLE.

The orphauage was opened in June, 1906. It is not controlled by any organization or church.

	Boys.	Girls.	Total.
Number children remaining October 31,			
1907	6	7	13
Whole number in charge during year			16
Placed in families			
Become self-supporting			
Died			
Remaining October 31, 1908			16

No age limit for admission; discharged at 21. Present capacity of the institution, 40. Whooping-cough during the year. Present health is good. Cottages. The building has two porches all the way around if and is easily accessible with ladders in case of fire. No sewerage. Industrial and literary courses taught. None in colleges or high schools yet. We are well supported in the care of the children. Receipts, \$2,538.46; disbursements, \$2,342.19. Preparations are now being made for heating and water supply.

Rose Fairlee,

Secretary.

# SOUTHERN ORPHANAGE AND INDUSTRIAL TRAINING SCHOOL FOR COLORED YOUTH,

W. H. QUICK, Superintendent.

SANFORD.

This institution was chartered in 1905. It is not controlled by any church or organization. Now in charge, 13 children; 15 have been placed in families. Children from 5 to 12 years received. Both sexes. General health has been good. Town sanitary system in force. A new schoolroom has been built. Receipts about \$50; disbursements, \$250. We are not well supported in the care-of the children. We need the aid of money to enable us to pay teacher, support, feed and clothe the children.

W. H. Quick,

Superintendent.

### COLORED ORPHAN HOME OF WESTERN NORTH CAROLINA.

REV. J. PERRY, Superintendent.

WINSTON-SALEM.

The Colored Orphan Home is located near Winston-Salem. It is governed by a board of trustees appointed by the churches.

	Boys.	Girls.
Number children remaining October 31, 1907	15	13
Whole number during the year		30
Died		1

Children who are orphans received from 2 years up and discharged at 21. The Home has six rooms. No accident or serions epidemic; present health good. No sewerage; excreta hauled off. Receipts, \$628.93; disbnrsements, \$444.45. In some things we are well supported. No additions or improvements.

J. Perry,
Superintendent.

### CATHERINE KENNEDY HOME.

Mrs. Roger Moore, President,

WILMINGTON.

The Benevolent Society, which was chartered over fifty years ago, has established this Home for old ladies who have had advantages in times past and who are unable to make a living. We have two methods of caring for them. Some pay \$100 admission, which gives them food and shelter for life, they snpplying other needs. In the annex they pay no admission fee, but pay \$12 per month.

Number of inmates in the Home October 31, 1907 10	
Admitted during the year 2	
Died 1	
Number remaining October 31, 1908	
Receipts for the year were\$1,046.00	
Dishursements 1 077 05	

The Home is maintained by interest on investment mainly. Good sewerage and water supply. Insured. It is undenominational.

We have five names now on our waiting list.

Mrs. Roger Moore, President L. B. Society.

### THE SALEM HOME.

Mrs. M. E. Vogler, President.

WINSTON-SALEM.

This institution was founded in 1887. It is located on South Main Street, Salem. It is a comfortable home for old ladies. No condition for admission; any needy woman or child who has no one to help her.

Number in charge October 21 1008

Session

ridancer in charge october or, 1000	
Admitted during the year	9
Died	1
Number remaining October 31, 1908	16
Receipts and disbursements for the fiscal year, about	\$600.
Mrs M. E	. VOGLER,
	President.

### ST. LUKE'S HOME.

### St. Luke's Circle of King's Daughters. Raleigh.

This Home for old ladies was established in 1895. It is maintained through the efforts of the Circle and the assistance of friends. It is a comfortable refuge for old ladies who are reduced in circumstances. No admission fees.

Number in the Home October 31, 1907	10
Since admitted, to October 31, 1908	2
Died	1
Number remaining October 21 1000	11

City fire department for protection against fire. Good sewerage and water supply.

Receipts for th	ne fiscal year	\$1,604.14
Dishursements		1,514.62

Mrs B. F. Dixon,

Leader of St. Luke's Circle.

### ODD FELLOWS' HOME.

### J. F. Brinson, Superintendent.

GOLDSBORO.

This institution was opened during the past year and is located about one hundred and fifty yards to the north of the main building of the Orphanage. It is an imposing two-story structure with ample double porches on each side, and is called the "Home for the Aged and Infirm." There are as yet only three old persons in the Home. The building is well located, has sewerage and steam heat and is comfortable and homelike.

### ASSOCIATED CHARITIES.

REV. R. S. STEPHENSON, Superintendent.

RALEIGH.

This organization is composed of the subscribers to the fund for care of the poor of the city. Its object is to join the charitable forces of the city in a united effort to help the poor by upholding the family. Proper investigation of all cases coming before it is one of its governing principles. "Knowledge is the foundation of all intelligent and effective aid." "Intelligent giving and intelligent withholding are alike true charity."

Times applicants have been refused.         195           Visits         1,900           Fuuerals         10           Persons sent home.         32           Times secondhand clothing has been sent out from the office         1,004           Employment found for.         704           Baskets of food given out on Thanksgiving Day.         350	Times neip has been extended	1,490
Funerals         10           Persons sent home         32           Times secondhand clothing has been sent out from the office         1,004           Employment found for         71	Times applicants have been refused	195
Persons sent home. 32 Times secondhand clothing has been sent out from the office 1,004 Employment found for 71	Visits	1,900
Times secondhand clothing has been sent out from the office	Fuuerals	10
office 1,004 Employment found for. 71	Persons sent home	32
Employment found for	Times secondhand clothing has been sent out from the	
The property of the second sec	office	1,004
Baskets of food given out on Thanksgiving Day 350	Employment found for	71
	Baskets of food given out on Thanksgiving Day	350
Homes found for helpless children	Homes found for helpless children	-8

The children of the graded schools always help with the Thanks-giving offering.

Subscriptions during twelve months, \$2,171.56. Cost of groceries and wood furnished the needy, \$1,104.88. Other items, drugs, nurse furnished the sick, coffins, board and lodging, etc.

R. S. Stephenson, Superintendent.

#### ASSOCIATED CHARITIES

Mrs. F. P. Wild, Secretary.

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ASHEVILLE.

This society was organized in 1884 as the Flower Mission and is known as the "Flower Mission and Associated Charities." The following figures are given for the period from November to April: Helped 140, refused 29. We have a district nurse, and invalid food is provided when necessary. Some transportation. A small sum is charged for clothing. Street begging has been eliminated to a great extent. We have an annual meeting and publish items in the daily papers. We are well supported. We have an office and secretary. Friendly Visitors also. We hold regular and frequent meetings of the committee. We are trying to help people to help themselves. We secure work for applicants whenever possible. Little work this winter and the demand for aid has been great.

Mrs. F. P. Wild, Secretary.

## ASSOCIATED CHARITIES.

Miss Annie Grogan, Secretary.

WINSTON-SALEM.

This association for the help and uplift of the poor was organized in March, 1905. Mrs. W. B. Taylor is president. We hold monthly

Secretary.

meetings of the board and an annual meeting, when the officers are elected. Wonders have been accomplished in preventing house-tohouse begging. Funds are raised by members of the board soliciting citizens for subscriptions.

Number of families aided during the fiscal year	552
Number of persons refused help	152
Receipts for the year	4.17
Disbursements	3.31
Balance from 1907 16	37.00

We have \$150 as a uurse fund. We are well supported by the public. The daily papers publish reports. No office. Visitors appointed at the monthly meetings.

ANNIE GROGAN,

## ASSOCIATED CHARITIES.

Miss Carrie L. Price, Secretary. Wilmington.

This association was organized in October, 1893. It is under a board of eighteen directors, the ministers of the churches, three physicians, five husiness men and one of the county commissioners. It is supported by \$1,500 per annum from the county, and contributions from the churches and from individuals. Besides the board of directors, there are twelve ladies who have charge of the districts and twelve Visitors.

Number of families aided during the	year 120
Receipts	\$2,391.52
Disbursements	2,501.06

Fresh-air outings are given by the churches and different organizations. There is a district nurse for the city, but not supported by this organization. Street begging has been almost abolished. We have an annual public meeting and a report is published. The public is informed of the work through the press. The secretary has charge of the office, which is open from 9 to 2 P. M.

> CARRIE L. PRICE, Secretary.

## ASSOCIATED CHARITIES.

Mrs. R. D. Blacknall, Secretary.

DURHAM.

This association was organized in October, 1903. The administration is vested in a committee of ministers and laymen. The office work is done by the secretary, who receives donations, hears, investigates and deals with applicants, and keeps a record and account of the business, being directly responsible to and in communication

with the committee. By agreement of the Ministers' Association, all churches care for their own needy members, and this class of applicants is brought at once to the notice of the pastors for relief. This office deals with emergency cases and those who are without resources. Relief is given on a basis of need, not personal character, and in the most practical way.

Number of fami	lies aided	during the	fiscal year	r 61
Refused help				15
Receipts				\$513.50
Disbursements .				510.82

No fresh-air outings or district nurse. We are only fairly well supported outside of the churches. No annual public meeting. Supported by pledges given by the city churches, the city and individuals. Statements published in the daily press.

The secretary is in the office from 10 to 12 daily except Sundays. Regular meetings of the committee. The authorized supplies are food, fuel and medicine, issued only by printed order slips signed by the secretary. Secondhand clothing given out without order. Other appeals are referred to the committee.

Mrs. R. D. Blacknall, Secretary.

# PRIVATE HOSPITALS.

Name.	Location.	Whole Number Treated During 1908.	Charity Patients, 1908.
Asheville Mission Hospital	Asheville	606	390
Atlantic Coast Line	Rocky Mount		
Biggs Sanatorium	Greensboro		
Billingsley Hospital	Statesville		
Charlotte Sanatorium	Charlotte(not open)		
Central Carolina Hospital	Sanford		
Clarence Barker Memorial	Asheville	202	67
Cragmont Sanatorium	Black Mountain (private) Statesville (private,		
Dr. Long's Sanitarium	some free work).		
Davidson Hospital	Davidson		
Goldsboro Hospital	Goldsboro		
Good Samaritan (colored)	Charlotte	300	160
Highsmith Hospital Company	Fayetteville(private)		
Junior Order	High Point		
James Walker Memorial Hospital	Wilmington	1,458	684
Leonard Medical School Hospital (col.)	Raleigh	126	110
Lincoln Hospital (colored)	Durham		
Mercy General Hospital	Charlotte	215	40
Pickford Sanitarium (colored)	Southern Pines	34	9
Pittman Hospital	Tarboro	4 050	
Presbyterian Hospital	Charlotte	1,050	50
Rex Hospital	Raleigh	= 40	
Rutherford Hospital	Rutherfordton (private)	548	much 35
St. Agnes' Hospital (colored)	Raleigh	210	charity.
St. Leo's Hospital	Greensboro	673	80
St. Luke's Hospital Company	Fayetteville (private)	185	10
St. Peter's Hospital	Charlotte		
Salisbury Hospital	Salisbury		
Scotland	Laurinburg		
Slater Hospital (colored)	Winston-Salem	57	
S. R. Fowle Memorial Hospital	Washington	9.1	28
S. R. Fowle Memorial Hospital	New Bern		40
Thermal Belt Sanitarium	Tryon(private)		
Twin-City Hospital	Winston-Salem	365	139
Watts Hospital	Durham	446	141
Wilson Sanatorium	Wilson (private)	404	141
Winyah Sanatorium	Asheville (private)	404	

## ASHEVILLE MISSION HOSPITAL.

MISS MARY PERKINS LAXTON, Superintendent. ASHEVILLE.

This hospital was organized in 1885. It is located on Charlotte and Woodfin streets. It is under a board of twelve managers.

1	Number of patients remaining October 31, 1907	21
1	Number of patients admitted during the year	585
7	Vhole number treated during the year	606
Ι	Died	34
I	Discharged	552
I	Remaining October 31, 1908	26

Available beds, 60. Nurses, 18. Charity patients, 390. Schedule of charges for pay patients: \$5 and \$7 per week in the wards; rooms, \$10 and \$25 per week. Buncombe County and the city of Asheville each give \$1,500 per year to aid in its support. Good sewerage and fire protection. Insured. No endowment fund. Some improvements during the year. No insane or inebriates treated.

MARY P. LAXTON, Superintendent.

## WATTS' HOSPITAL

MISS MARY L. WYCHE, Superintendent. DURHAM.

This hospital was a gift to Durham by Mr. George Watts. Durham gives \$2,400 per year for its support and it has an endowment which yields \$1,300 per annum.

Number of patients remaining October 31, 1908 15	,
Number admitted during the year 431	ı
Whole number treated 446	;
Died 29	,
Discharged 417	
Number remaining October 31, 1908 15	)

Available beds, 35. Nurses, 12. Charity patients, 141. Schedule of charges for pay patients: \$6 to \$18 per week. Buildings insured. Sewerage.

Expenditures .	 \$10,419.30
Disbursements	10.306.24

No improvements to this building, but a large new hospital is in course of construction.

MARY L. WYCHE,

Superintendent.

## PRESBYTERIAN HOSPITAL.

Miss Ella H. MacNichols, Superintendent.	CHARLOTTE
Number of patients remaining October 31, 1907.	25
Admitted during the present fiscal year	1,025
Died	27
Number remaining October 31, 1908	23

Available beds, 40. Nurses, 20. There is a training school for nurses in connection with the hospital. Charity patients, 50. Schedule of charges for pay patients: \$10 to \$20 per week. Good fire protection. Insured. Sewerage. No municipal or county funds received. No endowment. Expenditures \$16,900 and receipts \$16,780. The hospital building has been thoroughly remodeled and refurnished in the past six months. No inebriates or insane treated. Charity patients are partly supported by the Presbyterian Church of Charlotte.

ELLA H. MACNICHOLS,

Superintendent.

## S. R. FOWLE MEMORIAL HOSPITAL.

Miss Julia A. Smith, Superintendent. Washington.

This hospital was established in 1904. It is under the management of a board of directors, Available beds, 30. Nurses, 5. Number of charity patients during the year, 40. Schedule of charges; \$10 and \$15 per week. Fire protection, Buildings insured. Sewerage.

Julia A. Smith, Superintendent,

## REX HOSPITAL.

HON, RICHARD H. BATTLE, President.

RALEIGH.

On the 12th day of January, 1909, the cornerstone of the new and enlarged Rex Hospital was laid by the Grand Lodge of Masons of North Carolina. John Rex, a native of Pennsylvania, and one of the earliest settlers in Raleigh, died on the 29th of January, 1839, aged seventy-four. He died a bachelor and left his entire estate in North Carolina first to pay his debts, then to provide for the manumission of his slaves, seventeen in number, and their removal under the anspices of the African Colonization Society and their establishment in a colony in Africa, and the residue of his estate to be turned over to trustees for the establishment of a hospital, "for the sick and afflicted poor of the city of Raleigh."

The General Assembly of 1840-41 chartered a corporation under the name of the Trustees of Rex Hospital, which is managed by five citizens. These citizens are nominated by the commissioners or aldermen of the city for appointment by the Supreme Court of the State.

The executors of John Rex turued over to the trustees tweuty-one acres of land and \$9,602.06. This fund was invested and in April, 1861, it amounted to \$35,262.14. Most of the bonds in which this sum was invested became worthless as a result of the war. But by 1893 the solvent securities had again increased to about \$30,000, and the trustees bought a building which had been used for the care of patients and which was supported by the two Episcopal churches. This was enlarged and opened on May 1, 1894. The city contributing to its support.

The new building in course of construction will cost \$50,000. It is on the pavilion plan. It will accommodate sixty patients and fourteen nurses and will be thoroughly up to date in equipment.

The city appropriates \$2,000 per annum.

Number of patients in charge October 31, 1907	. 12
Admitted during the present fiscal year	. 340
Died	. 19
Discharged	. 321
Number remaining October 31, 1908	. 12
Ella J. H.	ARRIS,
	Matron.

## ST. LEO'S HOSPITAL.

Sister Veronica, Superintendent, Greensboro.

This hospital is modern and up to date in its building and equipment. It was opened for patients in 1906.

Number of patients remaining October 31, 1907	42
Number admitted during the present fiscal year	631
Whole number treated	673
Died	41
Discharged	590
Remaining October 31, 1908	42

Available beds, 100. Nurses, 29. Charity patients, 80. Schedule of charges for pay patients: \$1.50 to \$3.50 per day. The county pays \$5 per week for patients sent by it. Good sewerage and fire protection. Insured. No inebriates or insane treated. The institution has no endowment fund.

Superintendent.

## PITTMAN HOSPITAL.

MISS M. T. SHACKLEFORD, Superintendent.

TARBORO.

This hospital is under the management of a board of directors. The county appropriates \$1,000 per auuum. Available beds, 25.

Nurses, 6. Schedule of charges: \$7 to \$25 per week. Fire protection and sewerage. Buildings insured. Some endowment fund. Some improvements during the year.

M. T. Shackleford,

Superintendent.

#### TWIN-CITY HOSPITAL.

MISS L. EUGENIA HENDERSON, Supt. WINSTON-SALEM.

The hospital receives aid from the city. It has an endowment fund of \$10,000. Its regular income is \$2,200, which is supplemented by money received from pay patients and contributions. Expenditures for the year were \$6,905.

Number of patients remaining October 31, 1907	7
Number admitted during the year	358
Whole number treated during the year	365
Died	30
Discharged	327
Number remaining October 31 1908	8

Number of available beds, 30. Eight nurses in training. Charity patients, 139. Schedule of charges for pay patients: \$10, \$12.50, \$15 and \$18 per week. Repairs since the last report, \$500.52. No insane or inebriates treated. We are greatly in need of a larger plant embracing an obstetric ward and a free dispensary.

Mrs. William Barret Taylor, Secretary.

#### JAMES WALKER MEMORIAL HOSPITAL.

Dr. Ralph B. Seem, Superintendent. Wilmington.

This institution was established in 1902 and is under the control of a board of managers. It receives \$4,800 from the city and \$7,200 from the county—\$12,000 annually. No case of insanity, contagious disease or simple alcoholism is admitted. Chronic and incurable cases admitted temporarily only,

Number of patients remaining October 31, 1907	49
Admitted during the year	1,021
Whole number treated during the year	1,458
Died	117
Discharged	823
Number remaining October 31, 1908	47

Available beds, 85. Nurses, 16. Charity patients, 684. Schedule of charges for pay patients: \$20, \$15, \$10, \$9 and \$7 per week. There is good fire protection. Insurance. Sewerage. No endowment fund.

Improvements have been: addition to the heating plant, skylight in the operating room, provisiou made for increased supply of hot water. Receipts were \$25,130,26; disbursements, \$25,150,97; deficit \$26,71.

RALPH B. SEEM, M. D.,

Superintendent.

## CRAGMONT SANATORIUM.

Dr. I. J. Archer, Superintendeut.

BLACK MOUNTAIN.

This is a private sanatorium. Available beds, 25. Nurses, 2. No charity patients. Schedule of charges: \$20 to \$35. Good fire protection. Buildings insured. Sewerage. No inebriates or insane treated. For care and treatment of diseases of the lungs and throat,

I. J. Archer, M. D., Superintendent.

## ST. LUKE'S HOSPITAL.

Dr. J. H. Marsh, Superintendent,

FAYETTEVILLE.

This is a private hospital, with Dr. J. H. Marsh-superiutendent and Miss E. M. Hartman superintendent of nurses,

Number of patients remaining October 31, 1907	11
Admitted during the fiscal year	174
Died	3
Discharged	171
Number remaining October 31, 1908	6

Available beds, 24. Nurses, 6. Charity patients, 10. Schedule of charges for pay patients: \$10 to \$20 per week. Sewerage. Fire protection.

J. H. Marsh, M. D.,

Superintendent.

#### DR. LONG'S SANITARIUM.

DR. HENRY LONG, Superintendent.

STATESVILLE.

This is a private institution, located on North Center Street. No funds from any source whatever except from pay patients. It is a strictly private institution, though we do a great deal of free work.

Annie Ferguson,

Superintendent of Nurses.

## CHARLOTTE SANATORIUM.

MISS E. E. CHERRYMAN, Superintendent.

CHARLOTTE.

This sanatorium is under the control of the Charlotte Sanatorium Company. It is located on Seventh and Church streets. It is a private institution and does not receive funds from county or city. It has not yet been opened for patients. Available beds will he 60. Nurses, 20. Schedule of charges, from \$1.50 to \$5 per day. Sewerage and fire protection. It is for those who need rest and treatment in a southern climate. One thousand feet above sea-level in the Piedmont region; health conditions are admirable, never extremes of heat or cold.

MISS E. E. CHERRYMAN.

Superintendent.

WILSON.

## WILSON SANATORIUM,

Miss Cleone Hobbs, Superintendent,

This hospital is a private enterprise controlled by Drs. C. E. Moore and E. T. Dickenson. The following is the table of the movement of population for the fiscal year:

Number of patients remaining at the end of fiscal year	12
Number admitted during the present year	392
Whole number treated	404
Died	13
Discharged	378
Number remaining October 31 1908	13

Available beds, 25. Nurses, 12. No charity patients. Schedule of charges: \$14 to \$21 per week. Hose and extinguishers on each floor as fire protection. Sewerage. Insured. No changes. No inehrlates or insane treated.

C. E. Moore, M. D.,

Superintendent.

#### RUTHERFORD HOSPITAL.

MISS PEARL WETMORE, Head Nurse,

RUTHERFORDTON.

This is a private hospital which was opened Octoher 9, 1906. There was such need for those unable to pay for treatment that the authorities now pay \$500 per year for charity patients.

Number patients remaining October 31, 1907	14
Admitted during the present fiscal year 36	00
Whole number treated during the year, including out-	
side patients 5-	48
Died (7 medical and accident cases, 4 dying within	
twenty-four hours of admission)	21
Discharged 2	76
Number remaining October 31, 1908	17

Available beds, 35. Nurses, 7. Charity patients, 35, and a number who were able to pay only a small part of the regular charges. Schedule of charges: \$10 per week in the ward and \$15 per week in the

rooms. Good sewerage and fire protection. Insured. No endowment fund. Steam laundry, hydraulic ram and uew waterworks, and sun parlor have been added during the year. Have instituted a training school for nurses, two-year course. No insane or inebriates treated.

Henry Norris, M. D.,

President.

## THE THERMAL BELT SANITARIUM.

DR. W. R. ENGEL, Physician in Charge.

TRYON.

This is a private hospital for the treatment of medical and surgical tubercular diseases. The altitude is 1,200 feet; fine scenery; fine all-the-year-round climate. Successful treatment of tubercular cases. Available beds, 24. Nurses, 3. Schedule of charges: \$25 per week, Good fire protection, Sewerage. Insured. Only tuberculosis treated.

E. R. ENGEL, M. D.,

President.

#### CLARENCE BARKER MEMORIAL HOSPITAL.

MISS MARY TRISE, Superintendent.

BILTMORE.

This is a memorial hospital and is under the direction of All Souls Church and the vestry, with such other persons as they may associate with them. It has a \$20,000 endowment; nothing from public funds.

Number of patients remaining October 31, 1907	6
Admitted during the present year	196
Whole number treated during the year	202
Died	7
Discharged	195
Number remaining October 31 1908	7

Available beds, 16. Nurses, 7. About one-third of those treated were charity patients. Schedule of charges for pay patients: \$8 to \$25 per week. There is fire protection. Sewerage. Buildings insured. No insane or inebriates treated. Receipts were \$11,336.22 and disbursements \$11,208.61.

REV. RODNEY R. SWOPE, D.D.,

President of Hospital and Dispensary.

CHARLOTTE

## MERCY GENERAL HOSPITAL.

	This hospital receives no public funds for support. It	is under the
COL	atrol of Rev. Father Joseph, O. S. B.	
	Number of patients remaining October 31, 1907	14
	Number admitted during the year	201
	Died	11
	Discharged	109

SISTER M. DOLORES, Superintendent.

Available beds, 22. Nurses, 6. Charity patients during the year, 40. Schedule of charges for pay patients: \$10 per week in the wards; rooms, \$10 to \$20. Fire protection. Insured. Sewerage. No endowment fund. No insane or inebriates treated. New side porch and entrance, the opening under the building has been bricked up, which makes it warmer, and the house has been painted inside and out.

SISTER M. Dolores, Superintendent.

## INSTITUTIONS EXCLUSIVELY FOR THE COLORED.

## LEONARD MEDICAL SCHOOL HOSPITAL, SHAW UNIVERSITY.

Alice M. Emerson, Superintendent.

RALEIGH.

This institution was erected in 1885. It is open during the session of the school from October to May 1st.

Number admitted during the school year	126
Died	3
Discharged	123

Available beds, 23. Nurses, 3. Charity patients, 110. Charges for pay patients, \$1.50 to \$3 per week. Connection with the city mains and city fire department. Buildings insured. Sewerage. No endowment fund.

Receipts, \$85.50 from pay patients, \$227.29 from gifts; total, \$312.79. Expenses approximately \$2,000, paid from Shaw University funds. No changes. No inebriates or insane treated.

A new hospital with endowment fund is needed.

ALICE M. EMERSON. Superintendent.

### SLATER HOSPITAL.

A. J. Brown, Superintendent.

WINSTON-SALEM.

The cities of Winston and Salem, respectively, give \$300 and \$100 annually to the hospital without conditions,

	мен.	women.	Total.
Number of patients remaining October			
31, 1907	1	2	.3
Admitted during the present fiscal year,	34	20	54
Whole number treated during the year,	35	22	57
Died	6	1	7
Discharged		19	44
Number remaining October 31, 1908	4	2	6

Available beds, 24. Nurses, 4. Charity patients, 28. Schedule of charges for pay patients: \$3 per week for the general ward and from \$4 to \$6 for private wards. Buildings insured; no special fire protection. Sewerage, No endowment fund. Expenditures, \$811.82; receipts, \$816.19. No alterations or improvements during the year. No inebriates or insane treated.

The death rate among the male patients was due to the number of injured men who have been received, some dying a few hours after reaching the hospital.

A. J. Brown,

Superintendent.

## GOOD SAMARITAN HOSPITAL.

Mrs. Anna Robertson, Superintendent. Charlotte.

The hospital is under a hoard of managers appointed by the Bishop of the Episcopal Church of the North Carolina Diocese. No county or municipal funds received, except pay per day for patients who may be sent by them. Others pay what they cau. Schedule of charges for pay patients: \$1.25 per day. Charity patients, 160.

Number of patients remaining October 31, 1907	12
Admitted during the year	204
Whole number treated during the year, including outside	
patients	300
Died	18
Discharged	179
Number remaining October 31, 1908	5

Available beds, 20. Nurses, 4. City fire department, also buckets in the hospital. Sewerage. Insured. No endowment fund. No insane or inebriates treated. Expenditures, \$3,021.51; receipts, \$3,051.37.

MRS. JOHN WILKES,

President Board of Managers.

### PICKFORD SANITARIUM.

Dr. L. A. Scruggs, Superintendent.

SOUTHERN PINES.

This institution is for colored consumptives and is open from November to May. It is maintained by voluntary contributions chiefly, partly by pay patients. It was chartered in 1896. It is controlled by a board of trustees, of whom Dr. James McKee, Raleigh, is the president. There are both white and colored trustees, the superintendent being colored. No county or State funds received.

Number of patients remaining October 31, 1907	6
Number admitted during the year	28
Whole number treated during the year	34
Died	2
Discharged	29
Number remaining October 31, 1908	3

Available beds, 24. One nurse. Charity patients, 9. (All are more or less charity patients.) Schedule of charges: \$15 per month. No

special fire protection, which is much needed. Receipts have been \$614 and expenditures the same. There are three neat buildings on four acres of land, original cost, \$10,000. No dehts on the property. Funds for repairs urgently needed. We need endowment. Three thousand six hundred dollars will endow a bed perpetually; \$180 will support one patient one year; \$15 will support one patient one month.

L. A. Scruggs, M. D., Superintendent.

## ST. AGNES HOSPITAL AND TRAINING SCHOOL FOR NURSES.

MRS. A. B. HUNTER, Superintendent.

RALEIGH.

St. Agnes Hospital and Training School for Nurses was organized in 1896. Mrs. A. B. Hunter, superintendent; Dr. Hinbert A. Royster, surgeon in charge; Mrs. Catharine P. Hayden, resident physician. The institution is maintained in connection with St. Augustine's School for the Colored Race, under the charge of the Protestant Episcopal Church and controlled by a board of managers. It receives \$5 a week for patients sent in by the city physician, mayor or chief of police. The fiscal year ends May 1st.

Number of patients remaining October 31, 1907	19
Number admitted during the year	191
Discharged	191
Births	10
Died	20
Remaining May 1, 1908	9
Number of dispensary visits	476
Operations	93

Available beds, 24. Nurses, 21. Schedule of charges for pay patients: \$5 per week in the wards; \$7 per week for private room. Fire protection. Insured. Sewerage. No endowment. Expenditures, \$3,389.32; receipts, \$3,887.20. No insane or inebriates treated. No alterations to the old brilding. The new hospital building, which has cost about \$20,000, is nearing completion.

Mrs. A. B. Hunter, Superintendent.

## COUNTY HOMES.

## ALAMANCE.

The Home is about a mile from Graham and Burlington. In charge, 20. One colored male, epileptic idiot. He is confined. One other epileptic immate. Meat, vegetables, etc., at cost of \$1.50 per capita weekly. Superintendent is Simeon Thompson, Burlington; \$25 per month and support of family. He is a new man recently put in charge. Physician is Dr. H. M. Montgomery, Burlington; salary \$150 as county physician. Three admitted in six months and four deaths. Kitchen in fair condition. Wheat, corn and garden crops raised. Religious services by different denominations. One colored girl ten or twelve years old. Outdoor relief to 71 at an average of \$1.54 per month. General impression of the management not very favorable.

REV. J. M. HOLT,

Received March 12, 1908.

J. A. TURRENTINE, P. H. FLEMING.

#### SECOND REPORT.

The Home is unchanged as to buildings. Now in charge, 17. Two idiotic, one colored boy and one colored girl. The boy is confined. Died, 3. No other children, except the idiotic girl mentioned. She is 12 or 14 years old. Premises and building in good condition, General impression is favorable. Ontdoor relief to 64 at an average of \$1.58 per month.

Rev. J. M. Holl.

J. A. TURRENTINE, P. H. FLEMING.

Received September 28, 1908.

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## ANSON.

The following is taken from the grand jury report:

"We find the County Home in good condition, with few exceptions. The premises clean and well kept, the rooms and bedding clean, the inmates comfortably clothed and saying that they are well fed and well treated."

Buildings in need of some minor repairs.

Received September 26, 1908.

MRS. W. J. HUNTLEY.

#### BEAUFORT.

The Home is as heretofore reported as to buildings. It is in fine condition.

Dr. J. M. Gallagher.

Received June 4, 1908.

## BLADEN.

At present there are no poor in the County Home, but cared for outside. The building is a quarter of a mile from the courthouse. Two frame huildings, four rooms; ventilated by windows and doors. Open fires. Spring., No keeper at present. Mrs. William Whitted,

Received September 28, 1908.

MRS. JOHN McDowell,

## BUNCOMBE

The Home is as heretofore reported as to buildings. Can accommodate 200. Now in charge, 52. Ten are helpless. Four white women insane; 5 epileptics. Plenty of everything is grown on the farm and average weekly cost is \$1.50. Superintendent and his wife get \$100 per month for their services. Physician is Dr. Daniel Sevier; salary \$100 per month. Kitchen clean. Religious services Sunday afternoous by the Baptist denomination. One white and two colored children. Maintenance of the Home, jucluding Superintendent's salary, \$5,610.53 for the year. Repairs and improvements, \$3,393.93. Outdoor relief, \$2,536,72. MRS. WILLIAM TURNER.

Received October 2, 1908.

MRS. A. RAMSEUR.

## BRUNSWICK.

The Home is two and a half miles from the county seat, Two frame buildings; veutilated by windows and doors. Cisteru and well. Stoves. Now in charge, S. Two white females insane, Three epileptic. None confined. Sufficient amount of food. J. W. Wescott, Southport, is Superintendent. Receives \$30 per month. J. Arthur Dosher, M. D., is physician; salary, \$125 per auuum. Died, 1, eighty years old. Sick well cared for. Premises and kitchen in very good condition. Five acres in cultivation; hogs, chickens and cow. Garden vegetables and potatoes used for the Home. Regular religious services. No children. Some outdoor relief.

Remarks.—The County Home would be a credit to any county. Received May 15, 1908. J. ARTHUR DOSHER, M. D.

## BURKE.

The building is new and comfortable. Now in charge, 28. Two insane epileptics. Noue confined. Plenty of good, wholesome food. The Superintendent receives \$5.25 per capita and the proceeds of the farm. He is a good man for the place. Physician is Dr. J. L. Laxton, Morganton; paid \$3 per visit. Admitted in six months, 2. No deaths. The sick are well cared for. Have a nurse when necessary. One hundred and one acres, generally very poor land; 25 or 30 in cultivation. Corn, wheat and vegetables raised. Religions services monthly. Three idiot children, one white and two colored. Outdoor relief to 20 at \$3 per month each. General impression is favorable.

Remarks.—We are proud of our County Home and the way it is managed. It is in fine shape and well kept.

Received March 26, 1908.

ROBERT T. CLAYWELL.

The inmates are mostly epileptics, paralytics and idiots. Three of the latter—altogether the most helpless set of mortals to be found, according to number. The inmates are well cared for and the Home is in fine sanitary condition. Rooms are clean, beds and bedding and nice iron bedsteads. All precantions have been taken to prevent epileptics from falling into the fire, by iron bars properly placed in front of fireplaces. Grove and grounds are kept clean and some of the women raise flowers which look quite showy along the borders and seem to give much pleasure in the looking after them. The keeper is the right man in the right place. Good, pure well water,

J. L. LAXTON, M. D., Superintendent of Health of Burke County.

#### CABARRUS.

The Home is four miles from the connty seat. Seven frame bnildings of two, three, four and five rooms; ventilated by windows and doors. No protection against fire. Can accommodate 30; in charge, 28. Insane, I white male and I white female; confined, I; epileptic, I. All the food they need. Cost about \$65 per annum. Superintendent is John W. Cook, Concord; salary, \$540 per annum and board. He is a satisfactory officer. Physician is Dr. R. S. Young; paid \$2.50 per visit. The sick are well cared for. Kitchen is fair for the building. New buildings needed for the inmates. One hundred and sixty acres of good land; 100 cultivated. Mules, cattle and hogs. Corn, wheat, potatoes, oats and vegetables raised for the use of the Home. Shaded. Religious services every two months. One child has spinal trouble. Outdoor relief to 60 at an average of \$1.50 per month. General impression is favorable.

Remarks.—We recommend that the county erect new buildings with proper fire protection and new sanitary equipment.

J. M. HENDRIX,

Received June 15, 1908.

G. ED. KESTLER.

### CALDWELL.

The Home is three miles from the county seat. Four two-room frame huildings; ventilated by windows, doors and open fireplaces. No special fire protection. Screen over the open fireplace to prevent accident to the mentally defective. Spring water. Can accommodate 14: now in charge, 7. Five white mentally defective, though none are confined. No epileptics. Unlimited quantity of food, and variety, Average weekly cost of maintenance, \$1.50. Superintendent is paid \$6 per month per capita. He is satisfactory. Physician is Dr. C. L. Wilson, Lenoir; salary about \$150 per year. In six months, 1 death, blood poison. Sick are well cared for. The premises are clean and the Home is beantifully located; houses are practically new. Kitchen good. Thirty acres of poor land, needs improving; 15 in cultivation. One horse. Corn and vegetables used by the keeper. Some shade; not well shaded. No regular appointments for religions services. One child just entered a few weeks ago with its mother; had nowhere else to go. Ontdoor relief to fifty at from \$1 to \$5 per month. General impression is favorable. J. W. Curtis.

Received June 29, 1908.

J. W. CURTIS, Dr. C. L. Wilson.

#### SECOND REPORT

The Home is unchanged since the last report. Now in charge, 6; died, 1. The child previously reported has been taken by relatives.

Received September 28, 1908.

C. L. Wilson, M. D.

#### CAMDEN.

The buildings, etc., are as heretofore reported. Now in charge, one white and one colored female. No children. Deaths during six months, 1. The Home is about two miles and a half from churches. No outdoor relief at present.

Remarks.—Camden County for the last two years has not been taxed for the poor or prisoners to any extent. Large special taxes have been made for the cause of education.

Received May 1, 1908.

George H. Riggs.

#### SECOND REPORT.

No change since the last report. Not more than three persons in the Home at any one time. At present one white woman, who visits friends a part of the time. The keeper lives on the premises free of rent and farms rented land.

George H. Riogs.

Received October 9, 1908.

#### CASWELL.

, The Home is as previously reported. Now in charge, 18. None insane or epileptic. The Superintendent is E. B. Booker, Yanceyville; salary, \$150 per annum. He is a satisfactory officer. Dr. S. A. Malloy is the physician. In charge September 1, 20; since admitted, 1; died, 1; discharged, 2. The sick are well cared for. Premises in good condition. Kitchen good. Occasional religious services. No children, Outdoor relief to 80 or 90, from 75 cents to \$1. General impression is favorable.

Received March 7, 1908.

#### SECOND REPORT.

The Home is as previously reported as to buildings. Now confined, 17. No insane; no epileptic. Substantial food. Cost \$3 per week per capita. Superintendent is E. B. Booker, Yanceyville. He is satisfactory. Physician is Dr. S. A. Malloy. Died, 1. Sick are well cared for. Buildings have been repaired during the year. Shaded. No children. Outdoor relief to 80. General impression of the management is favorable.

S. A. Malloy, M. D.

Received September 4, 1908.

#### CATAWBA

Five good cottage buildings for the inmates, with good brick chimneys and open fireplaces and one large two-story house for the keeper. Ventilated by windows and doors. Well and pump. Can accommodate from 25 to 40. Now in charge, 19. None insane; four or five weakminded. One epileptic confined. Good, wholesome food. Superintendent is Robert Hoke, Conover; salary is \$350 and board of family. He is a satisfactory officer. Physician is Dr. J. H. West. Died, 1. Everything is neat and in good condition. House nicely painted, Kitchen very good. Two hundred acres of medium land; 75 or 100 cultivated. Crops are wheat, corn, a little cotton and vegetables. Not very well shaded. Only one little deformed colored child.

Remarks.—I hold services for the inmates of the Home once a month. I think from all I can learn that the county cares for the poor on an average or better than a great many other counties in the State.

REV. M. A. ABERNETHY.

Received September 21, 1908.

### CHATHAM.

The Home is well situated three and a half miles from the county seat. Seven frame buildings, 16 x 30 feet, two rooms each. Well

water. Open fires and stoves. Now in care of the Home, 30. Helpless, 2. Insane, 1 colored male. Seven epileptics. Ample supply of plain food, at per capita of \$1.25 per week. Superintendent is W. H. Ward, Pittshore; receives \$300 per year and board of family. Dr. Taylor, Bynum, is the physician; salary, \$10 per month. No deaths, 3 discharged. Premises in fairly good condition. Buildings in good repair. Brick buildings would be better than the present frame houses. Five hundred and fifty-three acres of average land; 125 in cultivation. Three mules, 16 cattle and 25 hogs. Religious services in a small chapel built for the purpose. No children. Two inmates locked up for disobedience. Outdoor relief to 100 at a cost of \$2,000 per year.

Mrs. HEFRY A. LONDON.

Received April 24, 1908.

#### SECOND REPORT.

The Home is unchanged since the last report. Now in charge, 34. Four white insane. One negro, violent, has fits and is confined. Eight epileptics. Died, 5. No children. Premises neatly kept and buildings in good repair. Outdoor relief to 100 at an average of \$20; total, \$2,000. General impression is favorable.

Received September 30, 1908.

MRS H. A. LONDON.

#### CHEROKEE.

The Home is three miles from Murphy. Two frame buildings, four rooms in one and two in the other. Both painted and in good condition. Windows and doors. Good.well. Open fireplaces. Now in charge, 3 whites—2 white women who can work and 1 white man who is unable to work, One of the women insane. None confined. No epileptics. They are fed good, common farm diet. Superintendent is Silas Anderson, Murphy. He receives \$5 per month each from the county. He is satisfactory. In charge during six months, 6. No deaths. None sick. Premises in good condition, houses and yard clean. Four lundred and two acres, 35 in cultivation. Crops are corn, cane, tobacco and vegetables used at the Home. Not shaded. Occasional religious services. No children. No outdoor relief. General impression is favorable.

Mrs. R. H. Hyatt.

Received October 8, 1908.

#### CHOWAN.

The Home is as heretofore as to buildings. Now in charge, 5. Insane, 3 colored women. Epileptic, 1. None confined. The Super-intendent is M. Minton Harrell, Edenton, Physician is H. M. S. Cason, M. D., Edenton, Admitted in six months, 2. Died, 2—one

from consumption. Sick well cared for. Premises in good condition. No children. Eleven receive ontdoor relief at \$2.18 per month. General impression of the management is favorable.

Received March 28, 1908. Rev. Robert B. Drane.

### SECCOND REPORT.

No change in the buildings, etc. Now in charge, 5. Three colored insane women, but not confined. No deaths in the six months. No children. Mild confinement for an hour or so of an obstreperous idiot. Outdoor relief to 12 at \$2.25 per month.

Remarks.—The general appearance of the Home is attractive and very creditable to the county. The weakmindedness of the majority of the inmates renders their care not an easy task. I am sure that the keeper and his wife do good and faithful service by them all.

Received December 26, 1908.

REV. R. B. DRANE, D. D.

## CLAY.

The Home is about two and a half miles from the county seat. One large building with six rooms; ventilated by windows and doors. No fire protection. Spring and well. Open fires. One inmate in charge. No insane or epileptic. Good country produce—all that they want to eat. Superintendent is Oscar Scroggs, Hayesville; gets §6 per month each and rent of farm. Dr. P. B. Killian is county physician; salary, \$25 per month. Only one inmate in six months. The Home is on a reasonably good farm and big grounds under good cultivation. Kitchen in very good condition. Twenty to 35 acres cultivated. No children. No religious services. General impression is very favorable.

There are seven persons who receive outdoor relief, staying with their own people.

L. F. Shuford.

Received May 15, 1908.

#### CLEVELAND.

The Home is three miles from the county seat. Three buildings. Main building is brick; others frame. Brick building has 18 rooms. It is ventilated by windows, doors and transoms. Well. Open fires. Can accommodate 40. Now in charge, 11 white and 8 colored. Insane, 1 white woman; epileptic, 1 white woman and 1 colored boy. None confined. Bread, meat, milk, butter and vegetables, as much as they want. Average cost \$3 per month, with the produce of farm additional. Superintendent receives \$35 per month in cash. Physician is Dr. T. E. McBrayer, Shelby; salary, \$30 per month. No deaths. Sick well cared for; no special attendant. Some of the

inmates could make quilts at little expense. The Home is on the public highway, conveniently arranged and in good repair. Kitchen in good condition. Two hundred and fifty acres good land; 125 in cultivation. Horses, cows, etc. Crops are corn, wheat, oats, molasses, for the use of the Home. Cotton, the money crop, goes to the treasury. Not much shade. Religious services once a month. No children. Some outdoor relief. The general impression is favorable.

Remarks.—The Home is kept as nicely as it can be for the amount spent for the same. It could be made a more desirable place by the use of more means

George Dover.

Received September 10, 1908.

## DARE

The Home is two miles from Manteo. Two frame buildings, four rooms each. Pump. Stove. Can accommodate 8. None in charge, nor have there been any immates for some time. Superintendent gets \$10 per month. General impression is favorable.

Remarks.—It is good and well kept as far as I can find out.

Received March 17, 1908. Charles L. Mann.

#### SECOND REPORT.

The Home is as heretofore reported as to buildings. Can accommodate 8. None now in charge. General impression is favorable.

No outdoor relief.

CHARLES L. MANN.

Received September 16, 1908.

## DAVIDSON.

The Home is as heretofore reported. Now in charge, 21. Two insane, 1 white and 1 black. Confined, 1. Epileptics, 2. As much food as they want. Keeper receives 15 cents per capita per day and the use of the farm. Andrew Crotts, Lexington, is Snperintendent. He is a good officer. Drs. Hill & Hill, Lexington, physicians; salary, \$100 per annum. In charge, September 1, 1907, 24; since admitted. 1; died, 4. The sick are cared for by the keeper's family. Premises neat and in fairly good condition. The kitchen is good, clean and very nice. Six or 7 acres in cultivation. Corn, cotton and oats raised. Outdoor relief to 70 at \$2 per month. General impression of the management is favorable.

James-Sauth.

Received April 13, 1908.

### SECOND REPORT.

The Home is as heretofore reported. Now in charge, 24. Three insane, 2 white and 1 colored. Two epileptics. The keeper is paid

\$4.50 per month each and the use of the farm. He is satisfactory. Admitted during six months, 3. Died, 1; left, 1. No provision for religious services. One feebleminded colored boy. Outdoor relief to 60 at \$2.50 per month,

Remarks.—The county commissioners are considering putting up new and better buildings.

James Smith.

Received October 19, 1908.

## DAVIE.

The Home has one brick building with three large rooms and three small log houses. Situated in a grove of beautiful oaks. Windows. Open fires. Well water. In charge, 8. None insane, but one epileptic. Two very small children, one black and one white. Plenty of plain food is allowed. The Superintendent bears a good name. Physician is M. D. Kimbrough, M. D., Mocksville. Most of the rooms were clean, but some of the buildings need repairs. No provision for religious services.

Remarks.—I talked with all the poor, and they were cheerful and seemed contented. I always carry them a freat and they love to see me come. One idiotic colored man insists upon shaking my hand every time, and I never refuse. The inmates all love the Superintendent's wife.

Mrs. A. M. Nall.

Received April 13, 1908.

#### DUPLIN

The new Home is about one mile from the county seat. Two brick buildings, tin covered. One is 16 x 70 feet and one 16 x 54, with an ell 50 feet long. Elight rooms in the building for whites and five or six in that for the blacks. Ventilated by windows and doors. Pumps. Stoves. Can accommodate fifteen or more. Now in charge, 5—3 whites and 2 blacks. Superintendent lives in the same building with the whites. Two black epileptics—one old and of little mind, the other deformed. All the food they want. Costs about \$60 per month, including salary of the Superintendent, who gets \$22.50 and board. D. C. Uzzell, Kenansville, is Superintendent. He is satisfactory. Physician is Dr. J. A. Ferrell; salary, \$100 per year. Admitted during six months, 3. Died, 2. All new brick buildings and kitchen is good. Sixty-five acres of fair land; 15 in cultivation. Corn and vegetables raised for the Home. Little shade yet. Occasional religious services. No children. General impression is favorable.

Remarks.—The present Home has just been purchased and new buildings put up. The commissioners intend to make it a model Home

for the poor. It has not been completed long enough to do much as ret. We have a list of poor who take an allowance and remain with relatives.

A. P. Farrior.

Received June 24, 1908.

#### SECOND REPORT.

Nothing new to report in regard to the Home since the last report. Received September 26, 1908.

A. P. Farrior.

## EDGECOMBE.

The Home is as heretofore as to bnildings. Now in charge, 37. nsane, 1 colored woman, not confined. Three epileptics. Per capita ost of maintenance per week, \$2.10. Superintendent is W. T. Graham, Tarboro; salary, \$37.50 per month and board. He is a satisfactory officer. Physician is W. J. Thigpen, Tarboro;; \$50 as County superintendent of Health. Number in charge september 1, 31; since dimitted to March 1, 18. Four deaths and three have left the Home. The houses are well arranged and well kept, situated in a large oak grove. Kitchen in good order. Four hundred and fifty-five acres only woodland; 70 in cultivation. Mules, cows and hogs. Grain and egetables raised and used for the Home. Occasional religious serves. No children. Ontdoor relief to 125 at \$1 per month. General impression is favorable.

James R. Gaskill.

Received March 23, 1908.

## FORSYTH.

The Home is a modern, up-to-date building, located three miles rom the county seat. One building 100 x 150 feet. Brick with metal oof and broad piazzas; 44 living rooms. Windows on weights, and ransoms over all the doors. Fire extingnishers and good water ressure from a large tank. Fine well of drinking-water pumped to Il the floors by electric motor. Steam heated, radiators in all the ooms. Can accommodate 75; now in charge, 47. Two bedridden; 19 nentally defective. Of these 4 insane are confined. Included in the 9 are 2 epileptics. Good food. Enough is raised on the farm to supdy the table. County pays other expenses. C. C. Flynt is Superinendent; salary, \$600 per year, with board and rooms for self and amily. He is satisfactory. Physician is Dr. S. F. Pfohl, Winstonsalem; salary, \$600 for all county work. Admitted in six months, 18 whites and 20 colored. Died, 4-one from consumption. Competent ick nurse employed at \$600 per year, with board and lodging. Very ew are intelligent enough to make anything and most of them too feeble to work. Grounds and buildings are well arranged and everything is neat and in good condition. Two hundred and fifty acres of good land; 100 in cultivation. Five mules, 4 cows and 14 hogs. Wheat, corn, oats and potatoes raised for use of the Home. Extra grain is sold. The Home is new and the trees are too small yet to furnish shade. The pastors of the city churches alternate and give one service a month to the Home. Three children, too small to be taken from their mother. Outdoor relief to two persons, \$3 per month to one and \$5 to the other, General impression of the management very good.

EDWARD S. CROSLAND.

H. W. FOLTZ, W. P. HILL.

Received June 20, 1908.

## SECOND REPORT.

The Home is as heretofore reported as to buildings. Now in charge, 50. Insane, 5 white, 2 colored. Confined, 4. Epileptic, 1. Died during six months, 6. Discharged, 15. Two children. Outdoor relief to 5.

Remarks.—We urge the purchase of 200 feet of hose for fire protection. Good water pressure and hydrants, also fire extinguishers, but no hose.

#### GASTON.

The Home is as heretofore reported as to buildings. Now in charge, 14. Six helpless. One white male insane and confined. One epileptic. All they want of bread, meat, vegetables, molasses, butter, milk and coffee. Cost about \$1,75 per week. Died, 2. Kitchen in good condition. Preaching once a month by the Presbyterian minister. No children. Outdoor relief to 66 at a cost of \$1,500 per year. General impression is favorable. Other items unchanged.

Received September 26, 1908.

J. P. REID.

GRAHAM.

(No Home.)

#### GATES.

There are three buildings. Those for the inmates are all new and well kept. Pump and well. Stoves and open fires. Can accommodate fifteen or twenty. Now in charge, 6. Insane, 1 colored woman and 2 colored boys. Good and wholesome food. The keeper is Mrs. M. E. Riddick. She is satisfactory. The physician is Dr. George D. Williams, Gatesville. Fees for visits. In charge September 1, 5; since

admitted to March 1, 3; died, 2. Sick well cared for. Kitchen in good condition. Thirty acres; 15 in cultivation. A horse, hogs and cows, etc. Crops are corn, cotton, peanuts and potatoes. Shaded. Ashes used for improving the land. No provision for religious services. No children. No punishment. Outdoor relief to 4 at \$2.50 per month. General impression of the management is favorable.

Received March 6, 1908.

MARTIN KELLOGG.

#### GRANVILLE.

The Home is one mile from the county seat. Three brick buildings about 18 x 30 feet. Superintendent's residence is a frame building of five rooms, a nice home. Four frame buildings, 10 rooms. A chapel. Ventilated by windows and doors. Well, Open fires. Can accommodate 30. In charge, 19. Insane or idiotic, 5-3 white and 2 colored females. Epileptics, 2. Sufficient amount of meat, bread, cabbage. peas, beans, salad, flour, sugar, coffee. Cost per week, \$2.50 per capita. Superintendent is W. S. Daniel, Oxford, R. F. D. No. 6; receives \$35 per month and board of family. He is a new man and is all right. Physician is Dr. S. D. Booth; salary, \$30 per month. In charge September 1, 16; since admitted to March 1, 3. No deaths. The sick are well cared for. Some of the inmates like to knit. We have a fine location, good and comfortable buildings and the inmates are well cared for. Good dining rooms; kitchen in good condition. About 500 acres, mostly sandy land; 75 acres open, 40 to 50 in cultivation. Corn. peas, vegetables, etc. Used for the Home. The Home is in a nice oak grove. Ashes and manure used in improving the lands. A good chapel and occasional preaching. One boy. No punishment. Outdoor relief to 100 at \$1 per month. General impression of the management favorable. The Superintendent is sober, faithful D. N. HUNT. and industrious.

Received March 6, 1908.

#### SECOND REPORT.

The Home is as heretofore reported as to buildings. Now in charge, 20. Five insane—1 white and 4 colored women. None confined. Two epileptics. Died, 1; discharged, 2. The Home is located in a beautiful grove and we hope to make it a model Home. Regular religious services. No children. No outdoor relief.

Remarks.—I have visited and personally inspected the County Home. I find things in good condition. Our unfortunates are well cared for and have plenty to eat. We have an excellent Superintendent and he and his able assistant, his wife, give all of their time to the immates.

D. N. Hunt.

Received September 23, 1908.

#### GREENE.

The bnildings, etc., are as heretofore reported. Now in charge, 5. Helpless, 3; insane, 1. None confined. Superintendent is Mrs. Ida Dail, Snow Hill. She receives \$9 per month for each inmate and the use of the farm. She is satisfactory. Physician is Dr. W. B. Mnrphy, Snow Hill. He receives \$15 per month for county institutions. Died, 1. Kitchen good. One hundred and thirty acres; 20 cleared and in cultivation. Crops are corn and cotton. Shaded. Occasional religious services. No children. General impression is favorable. Some outdoor relief. Mrs. Dail, the keeper, is kind and attentive to the inmates.

L. V. Mobrill.

Received Angust 4, 1908.

## HARNETT.

The Home is a mile and a half from the county seat. It is entirely new. One frame building, one story, three rooms for inmates and five for the Superintendent, and one with two rooms for other inmates. Ventilated by windows and doors. No special fire protection. Well, Open fires. Can accommodate 14. Now in charge, 4. One epileptic. Bread, meat, vegetables, coffee and other food from the keeper's table; all fed alike. Connty pays the keeper 30 cents per day for each inmate. Superintendent is M. R. Morgan, Lillington. He is a satisfactory officer. Dr. J. W. Halford, Chalybeate, is county physician; paid by regular fees. No deaths. Sick well cared for. It is a pleasant country home surrounded by a farm and is on the public road. One hundred and twenty acres; 25 in cultivation. Corn and cotton are the crops. The farm is rented by the keeper. Kitchen fairly clean and well kept. Young shade trees. No provision for religions services. One child three years old with the mother. Ontdoor relief to 35 or 40 at from \$1 to \$5 per month. General impression is favorable.

Remarks.—One hundred and twenty-five acres were recently purchased by the county and a new and comfortable Home erected thereon. The keeper rents the farm from the county and occupies a part of the building, as it is not all needed by the poor. Immates appear contented and say that they are well cared for.

DR. J. H. WITHERS, C. MCARTAN, H. T. FAUCETTE.

Received August 14, 1908.

#### HAYWOOD.

The county has recently purchased a farm with comfortable buildings situated six miles from Waynesville and has removed the impacts to the new Home. Occasional religious services. Two children, Other items as previously reported.

Received May 1, 1908.

Mrs. M. J. Branner.

SECOND REPORT.

The poor are now cared for on the new farm in three frame buildings. The county will soon erect new buildings with steam heat and modern improvements. Water from spring. Stoves and fireplaces. Now in charge, 14. One white insane. One epileptic. All the food needed, cooked palatably and in a clean kitchen. Cost of maintenance, \$6 per month each. Superintendent is R. C. Moody, Waynesville, R. F. D. Physician paid fees for services. One hundred acres good land. Cost to the county of new Home, \$10,000. Crops are corn, wheat, oats and vegetables. Shaded. Outdoor relief to 5.

Remarks.—I visited the Connty Home and found the inmates well pleased with the new Home. It is a desirable location. The present keeper and wife seem very kind to the inmates. Had prayer service, reading and singing, which they much enjoyed.

Received November 11, 1908.

MRS. M. J. BRANNER.

## HENDERSON.

The Home is as heretofore reported as to buildings. Now in charge, 4 whites. None insane or epileptic. No children. No deaths during the six months. Ample amount of food at \$2.50 per week. Sick well cared for. Buildings in good repair. Kitchen clean and neat. Ahout 100 acres fairly good land; 25 in cultivation. Outdoor relief to 40 at \$3 per mouth.

Remarks.-I find things fairly comfortable and clean.

Received March 19, 1908, Mrs

MRS. LILA R. BARNWELL.

#### SECOND REPORT.

The Home is as previously reported. Now in charge, 3. No children. Outdoor relief to 36 at an average of \$3 per month.

Remarks.—Inmates are all in good health. Dr. Waldrop and I think the conditions there are favorable.

Received September 16, 1908.

MRS. LILA R. BARNWELL.

### HERTFORD.

The Home is situated about half a mile from the village of Union and seven miles from the county seat. One house for the Superintendent, with kitchen and outhouses and four cottages of two rooms each for the inmates; all frame. Each room has three windows and a door. Pump. No special protection against fire. Open fires, Brick chimney in each room. Can accommodate 16. Now in charge, 7. Confined, 1 insane epileptic. Such food as is usually grown on a farm. Expense of the County Home for the last year in excess of farm, \$352.28. Superintendent is M. M. Brown, R. F. D., Ahoskie, He is satisfactory. Physician is Dr. J. H. Mitchell; salary, \$75 per annum. Died, 1. One returned to native county. Sick well cared for. Some work a little in the garden. Premises in good condition, neat and well kept. Kitchen fairly good. Sixty-eight acres; 20 in cultivation. Horse, cow and hogs. Crops are corn, cotton, peannts and vegetables. Only a few shade trees. Occasional prayer meetings held. No children. Outdoor relief to 16 at \$2 per month each. General impression of the management is favorable.

Remarks.—We have one man, an epileptic, who is at times violent and dangerons, and it becomes uccessary to chain him. We recommend that the State take charge of him.

W. P. Shaw.

John A. Northcott, John E. Vann.

Received August 27, 1908.

## IREDELL.

The Home is as heretofore reported. In charge, 29. One harmless white insane person, confined; runs away. One epileptic. Weekly per capita cost of maintenance outside of farm products, \$1. Superintendent is W. C. Perry, Barium Springs; receives \$30 per month and board of family of five. He is satisfactory. Physician is Dr. M. R. Adams, Statesville; pay, \$20 per month. Died, 6 in the past year. Sick well cared for. A good colored nurse. Some of the inmates could make baskets, mats, etc. Some of the women could quilt if they had the materials, but most of them do not want to work. The Home is located on a high hill, well drained, light soil, kept clean and in good condition. Plain honses: no porches. Kitchen small: large range. It is neat and orderly. Two hundred and twenty-five acres; land medium quality; 50 acres cultivated. Mules, cows and pigs. Crops are corn, wheat, oats and vegetables for the use of the Home. Religious services occasionally in the open air. One colored boy there temporarily while getting well. As soon as he recovers work will be found for him. Ontdoor relief to 75. General impression is favorable.

Remarks.—What is most needed at the Home is a chapel where services can be held. A large dining room has been recently built. It is divided in the center by a curtain, and the whites are on one

side and the negroes on the other. Some of the commissioners and other people are anxious to move the Home nearer the county seat and have an up-to-date building erected. MRS. D. A. MILLER, · Received May 13, 1908,

Mrs. A. L. Corle

#### JACKSON

The situation of the Home is good, one mile from the county seat. Two frame buildings, five rooms in each; ventilated by windows. Open fires. Spring. Can accommodate 10. Now in charge, 3. One white insane man. One epileptic. All the food they want, such as is raised on the farm. Weekly per capita cost, \$2.25. R. L. Knight is Superintendent. He is satisfactory. Physician is Dr. A. A. Nichols, Painter; salary, \$50 per annum. During six months, 5 in charge, One insane person removed and one death. The sick are well cared for. The premises are well arranged and in good condition. Kitchen good. One hundred acres good bottom-land and npland. Two horses and cattle. Corn, wheat, oats, clover, potatoes, tobacco and garden vegetables. Some shade, Clover turned under to improve the land, No children. No provision for religious services. Outdoor relief to 8 at a cost of \$3.25 each. General impression is favorable.

Received April 28, 1908.

REV. A. W. DAVIS.

## JONES.

The Home is in the woods two miles from the county seat. One frame building of eight rooms, pantry and hall; one log building with two rooms. Ventilated by windows. No fire protection. Open well. Fireplaces. Can accommodate 20 or more. Now in charge, 2, No insane or epileptic. No Superintendent. Physician is Dr. W. W. Early, Trenton; salary, \$50 per year for one visit per month; other visits extra pay. Died, 2. There is no attendant. Those sick are cared for by the other inmates. Premises in fair condition. The house is new. Kitchen in fair condition. One acre used as a vegetable garden. Shaded. Preachers go out to see the inmates several times a year. No children. Some outdoor relief. General impression is favorable.

Remarks.—The County Home is in fair condition. The inmates are treated fairly well. Every Christmas the ladies of the town go out and carry them nice things to eat, clothes, etc. They also have some preacher to attend on this day. JULIAN K. WARREN.

Received September 8, 1908.

#### JOHNSTON.

The County Home is five miles from the county seat. Six frame buildings; ventilated by windows and doors. Well. Open fires and stoves. Can accommodate 40. Now in charge, 22. Seven helpless. Two white men and three white women insane and three of these confined. Two epileptics. G. M. Hinton, Smithfield, R. F. D., is Superintendent. He receives \$5.25 per month for each inmate and \$10.50 for each insane person. Physician is Dr. L. D. Wharton, Smithfield; salary, \$175 per annum. One admitted and one died during the six months. Premises in good condition. Two hundred acres of fairly good land; 40 in cultivation. Corn, cotton, tobacco and vegetables raised for the support of the inmates. Shaded. Occasional religious services. One four-year-old child with her mother. General impression of the management is favorable.

Received November 13, 1908.

MRS. W. S. STEVENS.

## LENOIR.

The Home is one mile from the county seat. Five frame buildings; ventilated by weighted windows. Pump. Wood heaters. Can accommodate 30. Now in charge, 20. One white female insane. None confined. One colored epileptic. All they desire of good wholesome food; fair variety. Cost per capita weekly, \$1.25. Superintendent is Mrs. Agnes Lee, Kinston; paid \$15 per month and her husband receives \$12 per month. County physician is Dr. Pridgen; fees per visit. Admitted during six months, 20; died, 2. Inmates and matron care for the sick. Premises neat and in good condition. Kitchen exceptionally neat. Forty-two acres poor sandy land; 30 in cultivation, Hogs, cow and chickens. Vegetables, corn and peas raised. Fine young grove. No religious services as yet, but will be from this time. No children. No ontdoor relief.

Remarks.—Two of the committee visited the home on September 10 and were very agreeably surprised to find everything done decently and in order. It is the committee's intention to create ways and means of brightening and cheering the lives of the immates.

REV. JOHN H. GRIFFITH.

Received September 12, 1908.

Chairman.

## LINCOLN.

The Home is as heretofore reported. In charge, 18. All imbecile. One confined. Three epileptics. Good food at a cost of \$1.25 per week. Superintendent is M. L. Heavener; remuneration, \$3.50 per

capita and rent of the land. He is satisfactory. Doctor receives \$12.50 per month, furuishing medicine. No deaths and no admissions. Occasional religious services. No children, Outdoor relief to 33 at a cost of \$1.54 per month. General impression of the management is favorable.

Remarks.—No general improvement. County commissioners do not see the way to sell and buy another site, but would pay the keeper more if they could.

R. Z. JOHNSTON, Chairman;

e ii they could.

R. Z. Johnston, Chairman; D. T. Johnson,

Received March 6, 1908.

MISS KATE SHIPP, MRS. R. S. REINHARDT.

## MACON.

The Home is as heretofore reported. Now in charge, 7. No insane; one epileptic. No children. Superintendent receives \$6 per month for each inmate and the use of the farm. Physician is Dr. F. L. Siler; salary, \$100 per year. No deaths. Number in charge during six months, S. Kitchen good. General impression is favorable. Other items as previously reported.

Remarks.—The keeper receives \$6 per month for each person and what he can make on the farm, which is very little—from \$125 to \$130 per year. The system is at fault. Manager should receive a salary and the products of the farm beloug to the Home. A very detailed specification of his duties should be given the mauager and this should be a part of his contract. Until some arrangement of this kind is made things must continue about as they are uow.

REV. J. A. DEAL, W. H. HIGGINS, R. F. JARRETT.

Received April 9, 1908.

SECOND REPORT.

The flome is as previously reported. Now in charge, 9. One epileptic; two partially iusane. Superintendent is James N. McConnell, Frankliu. He receives \$6 per month for each inmate and proceeds of the farm. Physician is Dr. W. A. Rogers, Franklin. No deaths. Outdoor relief to 20 at \$2 per month. General impression is favorable.

Rev. J. A. Deal.

REV. J. A. DEAL, Mrs. J. C. Wright,

Received September 12, 1908.

## MARTIN.

The condition of the Home for the Aged and Infirm is the same as formerly reported.

WILLIAM E. WARREN, M. D.

Received September 8, 1908.

#### MONTGOMERY.

The Home is as heretofore reported. Practically uo change.

Received May 27, 1908.

R. T. POOLE.

SECOND REPORT.

The Home is two miles from the county seat. Four old buildings as heretofore reported and three new buildings now nearing completion. A modern brick building with twelve rooms and two smaller ones with four rooms each. Windows and doors for ventilation. Well. Buckets for protection against fire. Heaters. Can accommodate 30. Now in charge, 9. Insane white men, 2; no epileptics. Sufficient amount of food at a per capita cost of 88 per month. Present Superintendeut is W. C. Hurley, Troy. The plan of keeping the Home will be changed on October 1st. Physician is Dr. J. B. Shamburger. He receives \$25 annually. Admitted in six months, 2; died, 2. Sick are well cared for. Premises in excellent condition. Kitchen neatly kept. Seventy-six acres of fair land; 5 in cultivation. Shaded. Occasional religious services. One infant. No system of outdoor relief. General impression is favorable.

Remarks.—The new building is not yet occupied; will be in thirty days. We have a Home which is a credit to our county.

Received September 8, 1908.

R. T. POOLE.

#### MOORE.

The Home is situated two miles from the county seat. Six frame buildings 16 x 40 feet, one story. Two rooms and closets to each building; two doors; the windows with glass, and open fireplaces. No special fire protection, but these buildings are 80 feet apart. Well and spring. Now in charge, 9. Insane, 2. Confined, 1. As much plain, wholesome food as they want. Samuel D. Stuart is Superintendent; receives \$8 per month per capita and use of the farm. The physician is Dr. Gilbert McLeod, Carthage; fee, \$1.50 per visit. No deaths. Sick well cared for. Kitchen clean and comfortable. One hundred and sixty acres; quality below the average of farm land. Two-horse farm. Horses, cows, hogs and chickens. Crops are grain, potatoes, vegetables. No children. No provision for zeligious services. Outdoor relief to 71 at a cost of \$2.75 per month.

Received March 26, 1908.

JOHN CAMPBELL.

#### SECOND REPORT.

The Home is as previously reported. Now in charge, 13. Two insane, one white and one colored woman. One confined. No children.

John Campbell.

Received September 19, 1908.

## NEW HANOVER.

The Home is nuchanged as to buildings. Water snpply from cisterns. Forty or fifty can be comfortably cared for. Now in charge, 15. No insane or helpless. Four epileptics, two white and two colored. Furnished as much bread, meat and vegetables as they want. Cost, \$1 per week outside of farm products. J. R. Hardee is Snperintendent; salary, \$100 per month. He is a satisfactory officer. Physician is Dr. W. J. McMillan. During six months, died, 2. Attendant for very sick patients. Premises neat and clean. One hundred acres in cultivation. Corn, peas, potatoes and general truck raised. Religious services regularly. One child. Some outdoor relief.

Remarks.—I am glad to report a very favorable condition of affairs at the Home. The Superintendent is a good manager and an experienced farmer and under his management the farm is coming to a higher state of fertility and crops are looking well. He has increased the area of cultivation. Has some fine stock, hogs and poultry.

Received June 3, 1908. A. G. Hankins.

## ONSLOW.

This county has had no County Home until now. A building is in course of construction.

G. H. Simmons.

Received April 2, 1908.

#### PAMLICO.

The Home is located on the courthouse square. Two frame buildings 90 x 24 and 32 x 24. Four rooms for the colored and eleven rooms in the building for whites. Ventilated by windows and doors. Well, Wood stoves. Can accommodate 25. Now in charge, 9. No insane. One epileptic. Good, wholesome food. Cost about \$2 per week. Superintendent is George N. Reed, Bayboro; salary, \$9 per month. He is satisfactory. Physician is Dr. D. A. Dees; paid by the visit. One death. Sick well cared for. Some of the inmates might do light cobbling. Premises in fair condition. Kitchen fair. Two acres; raise only vegetables. Shaded. Inmates go to church in the town. No children. Ontdoor relief to 17 at about \$3 per month. General impression is favorable.

Received September 11, 1908.

## PERSON.

The County Home is two and a half miles from the county seat.

Three frame buildings. Ventilated by windows and doors. No

special fire protection. Well and spring. Open fires. Can accommodate 25. Now in charge, 6. No insane. One epileptic occasionally confined. Ordinary farm fare, as much as an average person needs. Cost from \$1 to \$1.25 per week. Superintendent is Sam Morris, Roxboro; salary, \$20 per month and board of family. He is satisfactory. Dr. W. A. Bradsher is physician, Roxboro. Paid in fees. In charge September 1, 1907, 9. Since admitted, 2. Died 3, 2 from old age and 1 had fits and was burned. Two were able to leave the Home. Sick well cared for; an attendant necessary. The premises in general are reasonably neat and clean and in good condition. Kitchen fairly clean. Three hundred and eight acres of very fertile farm land. Crops are corn, tobacco and vegetables; part sold for use of the Home and part used by inmates. Shaded. No children. One whipped to compel obedience. Ontdoor relief to fifty or sixty at average of \$1.50 per month. General impression is favorable.

Remarks.—The County Home is self-supporting. Some years an excess is made on the farm, N. C. Newbold.

Received July 18, 1908.

#### SECOND REPORT.

The Home is located on a good farm of 308 acres of fine tobacco land and is self-sustaining. There are ten good-size rooms for the use of the inmates. They seem to be kept neat, clean and well ventilated. Five inmates, and two of these can do some work. One negro girl and one white man insane. Ordinary plain diet at a cost of about \$2 per week. Superintendent is S. M. Morris, Roxhoro; salary, \$20 per month and house and board of family. There were 18 inmates March 1, and two since admitted. One old lady has died and 14 have left. Dr. W. A. Bradsher, Roxhoro, is physician; he receives \$2.50 per month for one visit and regular fees in case of sickness. Church near. I think that the Home is about as well kept as any I have ever visited.

Rev. J. A. Hornadax.

Received November 13, 1908.

## PERQUIMANS.

The Home is three miles from the county seat. There are three frame buildings for inmates, one store and barns. Ventilated by windows and doors. Three wells and one pump. Heaters. Can accommodate 15. Now in charge, S. One white man insane. Two epileptics. None confined. Plain ample food. Cost ahout \$2 per week. Superintendent is F. Stallings, Winfall; salary, \$250, farm and store. He is satisfactory. Physician is Dr. S. F. McMullan, Hertford; \$200 per annum. No deaths. Sick well cared for. Five could do light work, basketry and chaircaning. Kitchen good. One

hundred acres, 3 cows and 2 horses. Crops are cotton, corn, potatoes and peanuts. Shaded. Church very near. No children. Outdoor relief to 50 at \$5 per month. General impression is favorable.

Received September 8, 1908.

B. S. LASSITER.

## PITT.

The Home is five miles from the county seat. The buildings are frame. Can accommodate 30. Now in charge, 22. Ventilated by windows and doors. Pump and well. Open fires and stoves. Helpless, 7. Four insane and three of these epileptic. One confined. All they want to eat. Arden Tucker is Superintendent; salary, \$300. Physician is Dr. Joseph E. Nobles, Greenville; salary, \$300. Number in charge September 1, 1907, 20; since admitted, 6; died, 5; discharged 1-had escaped from the State Prison. The sick are well cared for. Premises neat, in good condition and well cared for. Kitchen excellent. One hundred and eighty-seven acres: 25 in cultivation. Two horses, one cow and hogs. Corn, potatoes, peanuts, peas and abundance of garden vegetables raised. Shaded. Provision for religious services, a chapel. No children. Outdoor relief to a number at \$2.50 per month. General impression of the management is favor-J. W. SMITH. able.

Received July 7, 1908.

ROBERT N. NICHOLS.

#### RICHMOND.

The Home is about two and a half miles from the county seat. Eight two-room and one five-room frame dwellings. Ventilated by windows and doors. Two wells. Ladders and buckets for protection against fire. Open fireplaces and plenty of pine wood. Can accommodate 25. Now in charge, 22. No insane; but one white man, two white women and one colored woman weakminded. Two colored epileptics. None confined. All they can eat of good, wholesome food, with variety of vegetables. Superintendent is James W. O'Brien, Rockingham; salary, \$200 per year and board for self and family of five. Physician is Dr. N. C. Hunter, Rockingham; salary, \$200 per year. Admitted during six months, 5; died, 8. Sick well cared for. The four who are able to work are pleasantly employed gardening. The premises are well arranged and neatly kept. The Home is on an elevated site and can be seen for miles. One hundred and thirtytwo acres average land; 60 in cultivation. One horse, one mule, two cows. Wheat, oats, corn, peas, potatoes and vegetables used for the Home. Shaded. Orchards. The Methodist, Baptist and Presbyterian preachers average monthly preaching on Sunday afternoon. No

children. Average of \$1 per month to 100 in their own homes. General impression of the management is favorable and the occupants seem contented.

J. S. Ledbetter,

Received January 2, 1909.

R. A. Johnson.

#### ROBESON.

The Home consists of four frame houses for the immates, two rooms each, with three windows and a door. Pump. Open fires. Now in charge, 10. Two blind, two insane, 1 idiot, one epileptic. Good food. Dr. H. T. Pope, Lumberton, is the physician. Eight or ten acres in cultivation. Crops are oats, corn and potatoes. Other items previously reported.

J. P. MCNELL.

Received April 24, 1908.

#### SECOND REPORT.

The Home is unchanged. Now in charge, 9. Insane, one white and one Indian. Idiotic, one black. One epileptic. Superintendent is W. G. Reynolds, Lumberton; he receives \$7.50 per month for each inmate. No deaths.

J. P. McNell.

Received October 17, 1908.

## ROCKINGHAM.

The buildings, etc., of the Home as previously reported. Now in charge, 38. Two insane white women. Average weekly cost of maintenance, \$7. Superintendent receives \$25 per month and board of family. He is a satisfactory officer. Dr. Samuel Ellington is the physician; salary, \$100 per annum. Number in charge September 1, 38; admitted to March 1, 6. Died, 2. Some of the immates come and go, spending the winter in the Home and leaving in the spring. Sick inmates have special attention and are well cared for. About ten to fifteen help on the farm and garden. The women like to kuit. The location of the Home is fine. Kitchen clean, but premises are not well arranged. Three hundred acres of fair farm land; 75 in cultivation. Crops are corn and wheat, used for the Home. No provision for religions services. No children. Ontdoor relief to twelve or fifteen at an average of \$3 per month. General impression of the management is favorable.

Remarks.—We need a new County Home all in one building; at present the buildings are small and scattered over two acres of ground and difficult to heat in winter. The Superintendent is a good man who does all in his power for the comfort of the immates.

IRA R. HUMPHREYS, WILLIAM CUMMINGS.

Received March 4, 1908.

#### SECOND REPORT.

The Home is unchanged. One idiot. Admitted during six months, 7; died, 5. Sick well cared for. Other items as reported.

Received September 4, 1908.

IRA HUMPHREYS.

# ROWAN.

The Home is as heretofore reported as to buildings, etc. Now in charge, 7 white and 3 colored. No insane or epileptics. Sufficient amount of food. Mrs. Patterson is the Superintendent. She is satisfactory. The physician is Dr. I. H. Foust. Admitted during six months, 7. Discharged, 6. Died, 1. Sick well cared for, Premises and kitchen in good condition and repair. No provision for religious services. No children, Some outdoor relief. General impression of the management is favorable.

Rev. F. J. Murdocch.

Received May 15, 1908.

#### RUTHERFORD.

The Home is as heretofore reported as to buildings. Now in charge, 36. Four insane and confined. Two epileptics, Good food and plenty of it. Superintendent is Henry Jones, Rutherfordton; salary, \$500 per annum. Physician is Dr. E. B. Harris; \$2 per visit. Died, 2, during six months. The sick are well cared for. Kitchen in good condition. Shaded. Religious services, Several small children. No ontdoor relief. General impression of the management is favorable. Other items previously reported.

E. B. Harris, M. D.,

T. B. TWITTY, M. D.

Received June 8, 1908.

## SECOND REPORT.

The Home is unchanged. Now in charge, 37. Helpless, 6. Insane, 5. None confined. Two epileptics. Food good. Superintendent is satisfactory. Died, 2. Five children. No outdoor relief. General impression is favorable.

E. B. Harris, M. D.,

Received October 3, 1908,

T. B. TWITTY, M. D.

## SAMPSON.

The Home is unchanged since the last report.

Mrs. T. L. Hubbard,

Received March 12, 1908.

REV. T. M. LEE.

## STANLY.

The Home is as heretofore reported as to haildings. Now in charge, 12. One helpless. Four idiots. One epileptic. All they want of good, substantial food. Superintendent is W. J. Underwood, Albemarle; receives \$20 per month and board of family. He is satisfactory. Physician is Dr. J. N. Anderson; pay \$1.50 per visit. Three deaths from pneumonia during six months. Sick are cared for by the family of the keeper. Premises neat; buildings comparatively new and fairly well ventilated. Crops are corn, wheat, oats, rye and garden vegetables. Regular religious services. No children. Outdoor relief to 40 at \$2.50 per capita per month. General impression is favorable.

Remarks.—We think that our Home will compare favorably with others in the State. We hope to see it in better shape and nearer self-sustaining. A chapel is soon to be hullt on the premises and the ministers of the various denominations will hold regular services.

Received May 1, 1908.

S. H. MILTON.

#### STOKES.

The Home is as heretofore reported as to buildings. Now in charge, 16. Three weakminded, two white women and one colored male. Confined, 1. Epileptic, 1. Inmates are not allowanced as to food, but have as much as they want of meat, bread, vegetables and some milk and butter and coffee. The Superintendent receives \$5 per month for each inmate. He has the use of the farm and pays the county \$100 per year. Superintendent is W. R. Stephens, Meadows. He is satisfactory. Physician is Dr. J. Walter Neal, Meadows; salary, \$100 for jail and Home. Number in charge September 1, 17. Since admitted, 5. Died, 3. Discharged, 4. None able to work, except two, who can assist some. Kitchen in very good condition. One child, whose mother was burnt and she sent her child to the Home. General impression of the management is favorable. Other items as previously reported.

Remarks.—I talked with the inmates of the Home for some time and they all told me that they were satisfied with their treatment. That the keeper and his wife are very kind to them, always treated them well and that they had no complaint to make.

Received March 16, 1908.

N. O. Petree.

## TRANSYLVANIA.

The Home is in a fine location, two miles from the county seat. Two frame buildings 14 x 24 feet; two rooms in each with a door and two windows to each room. Spring, Open fires. No special fire protection. Can accommodate 8. Now in charge, 5; three of whom are feebleminded, one a boy fourteen years old. Plain food in sufficient quantity. Keeper is William P. McGaha; salary, 86 per capita per month and the use of the farm. He is considered satisfactory. Physician is Dr. Goode Cheatham; salary, 850. Admitted during six months, 2; died, 1. The buildings have received a new coat of whitewash inside and out and are in fairly good condition. The keeper's house, just above them, is new. No Home kitchen; the room occupied by the old couple and the feebleminded boy is used also for cooking. Twenty acres, 12 under cultivation. Two horses, cow and oxen. Vegetables and grain raised and used for the Home. Very slightly shaded; might be improved in this respect. Occasional religious services. Outdoor relief to 20 at \$3,50 per month. So far as we could judge, the general impression of the management is favorable.

Remarks.—We visited the County Home, inspected the houses and saw all the inmates. The houses have lately been whitewashed inside and out and look neat,

REV. CHALMERS D. CHAPMAN,

REV. ROBERT G. TUTTLE.

Received April 15, 1908.

## TYRRELL.

The buildings are now undergoing repairs and everything about the Home and little farm is neat and clean. The kitchen has been thoroughly repaired with decided improvement. In charge, two; one white girl has epileptic fits and her mind is impaired. The two inmates are fed from the keeper's table. Cost, \$2.50 per week. Superintendent is W. H. Gurkin, Columbia; receives \$2.50 per week for each inmate and the use of the farm. He is satisfactory. Physician is Dr. J. L. Spruill; \$1 per visit. Well cared for when sick. Truck, corn, melons and vegetables raised for the use of the keeper. Not much shade. No children. No religious services. Outdoor relief to 9 at \$2.50 per month.

Remarks.—Under the management of our efficient board of county commissioners much needed repairs are now being made to the Home. I visited the Home yesterday and was favorably impressed with the work, which is now nearing completion.

J. C. Meekins, Sr.

Received March 7, 1908.

#### VANCE.

The Home is as heretofore reported as to buildings. Now in charge, 13. Three insane. None confined or epileptic. Superintendent is

satisfactory. Physician is Dr. J. H. Tneker, Heuderson. Admitted, 2; discharged, 1. No deaths. No children. Other items as heretofore reported. General impression is favorable.

Received March 30, 1908.

DR. F. R. HARRIS.

## WAKE.

The Home is unchanged as to buildings. Can accommodate 90 to 100. Now in charge, 83. Helpless, 7. Insane, 11 whites and 21 colored. Confined, 2. Epileptics, 8. Pienty of good food, with variety in diet. Superintendent is a satisfactory officer. County physician is Dr. J. W. McGee, Jr., Raleigh. Admitted in six months, 18. Died, 16. Discharged, 2. Teu are ahle to assist in the farm work. Buildings and grounds in good condition. Kitchen good. Six hundred and ninety-nine acres; 150 in cultivation. Corn, cotton, oats, potatoes and vegetables in abundance. Shaded. Regular religious services in the chapel. One child three years old. Some outdoor relief to 126 at a cost of \$1 per month each. General impression is favorable.

Received October 8, 1908.

I. C. BLAIR, Chairman; JOHN A. MILLS.

## WARREN.

The buildings at the Home are unchanged since the last report. Now in charge, 20. Two insane, but not confined. A sufficient amount of food at a cost of \$2 per week. Superintendent is J. S. Davis, Warrenton; pay \$7 per month for each inmate and use of the farm. He is a satisfactory officer. Physician is Dr. M. P. Perry; salary, \$20 per month. Admitted in six months, 7. Died, 5; one of consumption. Sick well cared for. Premises in good condition. Kitchen good. No children. Outdoor relief to 60 at a cost of \$1.47 per month. General impression is favorable.

P. H. ALLEN, Chairman;

R. A. BOYD,

Received March 28, 1908.

I. A. HUDGINS.

## WASHINGTON.

The County Home is in its usual good condition. Now in charge, 2 colored males. For its size it is the best in Eastern Carolina. Received May 27, 1908. W. F. Beasley.

## WAYNE.

There has been no chauge in the Home since the last report.

Received March 20, 1908.

M. L., Lee.

## WILKES.

The Home is ou a farm two miles from the county seat. Six or seven log houses, 12 x 14 feet each and oue frame building, all poorly ventilated. Two to four rooms to each building. No protection against fire. Well. Open fires. Ten to fifteen can be comfortably accommodated. Now in charge, 17. Able to do light work, 2. Helpless, 8. Four whites iusane: three confined. Four epileptics. Three regular meals of good, wholesome food, well prepared. Superintendent is Rev. J. N. Brooks, North Wilkesboro; receives 14 cents per day each and use of the farm. He is a satisfactory officer. Physiciau is Dr. John Q. Myers; salary, \$37.50 per year. Number in charge September 1, 12; since admitted, 5. No deaths. Sick are well cared for by the Superiutendeut and family. The premises and buildings dilapidated aud old-time looking. Kitchen good. Oue hundred acres of poor and not very productive land. No stock and not much cultivated. Crops are coru and vegetables used for the inmates. Shaded. Religious services every fifth Sunday. No childreu. No outdoor relief. General impression of the management favorable. Needs new buildings aud improvement of the farm. John Q. Myers, M. D.

Received March 21, 1908.

## YANCEY.

The Home is ou Jack's Creek, six miles from the county seat. One frame building, 40 x 20, one story, and kitcheu, 20 x 16; four rooms, besides kitcheu. No protection against fire. Spring. Open fires. None can be kept as they should be; five now in charge. The keeper and family live in the same building and nurse the poor when sick. Of the five, one is a white insane woman, and there are two children, a clubfoot girl and a boy, illegitimate. Superintendent is William Rolaud, Willhite; paid \$6.25 per month for each; he is satisfactory. No county physician at present; physician paid by the visit. The building is dilapidated and on a very poor farm of 25 acres. Not a good garden on the land; not shaded. No religious services. Outdoor relief to ten or twelve, at \$3 per mouth.

Remarks.—The Home is a disgrace to our county. I earnestly hope that we may soon be better prepared to care for our unfortunates. It is as well kept, I judge, as the meager remuneration will allow.

Received July 8, 1908.

W. B. Robertson, M. D.

# COUNTY PRISONS.

## ALAMANCE.

The prison is as heretofore reported. Free of vermin. Religious services but seldom. Now in charge, 6 colored males. During six months, 25 colored and 11 white; total, 36. No deaths.

J. M. HOLT,

Received March 11, 1908.

J. A. TURRENTINE, P. H. FLEMING.

## SECOND REPORT.

The prison is as heretofore reported as to buildings. Now confined, 18; 7 white, 11 colored. No deaths. General impression is favorable.

REV. J. M. HOLT,

J. A. TURRENTINE,

Received September 28, 1908.

P. H. FLEMING.

## ANSON.

The prison is built of wood and brick and is not fireproof. It is  $40 \times 66$  feet. City water. Cage is  $30 \times 18$ , and now holds 11 prisoners. Windows barred and has fly screens. Well ventilated. Stove. Sufficient bedding. Sexes separated. Water in the cells. Plenty of substantial food. Sewerage. No provision for bathing. Cage has vermin. No religious services. Now confined, 11 negro males, 3 white males; one insane and awaiting room at the hospital. One prisoner died in the last six months from gunshot wounds.

Remarks.—The jail, with a little care, could be kept more cleanly. Received September 2, 1908. Dr. J. M. BOYETTE.

#### BEAUFORT.

The prison is unchanged as to building. It is in fine condition—clean cots, new clothes and whitewash in plenty, but everything badly overcrowded. Forty-two prisoners, two of whom are women. One of the women is insane.

DR. J. M. GALLAGHER.

Received June 4, 1908.

## BLADEN.

The prison is built of brick. Fireproof. Force pump. Building is x 35 feet, two stories and six cells. Windows on weights. Special putilation. Furnace. Sufficient amount of bedding and no suffering rom cold. Sexes separated. Drinking-water twice daily. Plenty of lood. Coffee. Buckets for bathing. Pipe. Free of vermin. Occisional religious services. Now confined, 7 colored males. No eaths. Some religious books and reading matter. General impresson is favorable.

Mrs. William Whittee,

Received September 28, 1908.

MRS, JOHN McDowell,

## BUNCOMBE.

The new prison is built of brick, iron and concrete. It is fireproof, igh pressure water system. Five stories. Rooms vary in size; no didence of crowding. One sash to the windows opens. Steam heated, attress and two quilts or blankets. Second floor for females. Water I the time. As much food as desired. There are concrete floors and walls with plenty of water for cleanliness. Bath tubs. Closet every cell. Free of vermin. Salvation Army has regular services, ow confined, 7 white males, 1 white female, 6 colored males and colored females; total, 16. No death in jail in three years. Testaents. General impression is very favorable.

Received August 21, 1908.

M. L. STEVENS, M. D.

## BRUNSWICK.

The jail is built of brick. It is fireproof. Two stories. No sufring from cold. Sufficient bedding. Sexes separated. Plenty of esh water. Cleansed by hose. Basins in cells. Free of vermin. casional religious services. Now confined, 1 white male. Died, paralysis. General impression is favorable.

Remarks.—All prisoners are well cared for and the jail is a very od one.

J. Arthur Dosher, M. D.

Received May 15, 1908.

#### BURKE.

There has been no change in the jail building. Sexes separated, cesh water three times daily. No warm drink. Required to wash, cée of vermin. No religious services. Now confined, 3 colored and white males. No deaths. General impression of the management favorable.

Remarks.—The same old jail, but hope to report a new one next fall that this one has been remodeled. ROBERT T. CLAYWELL. Received March 26, 1908.

#### CABARRIIS

The prison is built of brick. City water and fire department. It is 50 x 50 feet, two stories and six cells. Generally two prisoners to a cell. Ventilated by windows, barred. Steam heat. No suffering from cold. Sexes separated. Drinking-water three times daily. Two meals per day. No coffee. Water and lime used for cleanliness of jail. Sewerage. No vermiu, Religions services every third Sunday. Now confined, 4 colored males, 1 white male and 1 white female. The two latter serving sentence, others awaiting trial. Confined during six months, 70; white males, 25; colored males, 41; white females, 2; colored females, 2. No deaths. General impression is favorable,

Remarks.—Prisoners seem to be contented and cared for as well as circumstances will permit. JOHN M. HENDRIN.

Received June 15, 1908.

G. Ed. Kestler.

## CALDWELL.

The prison is built of brick and steel and is fireproof. Tank of water. Built on modern plans. Two stories and eight cells. Ventilated by windows. Stoves. Sufficient amount of bedding. separated. Drinking-water as required. Food not limited, coffee. Painting and disinfectants to preserve cleanliness. Bath tub; not required to bathe. Sewerage. Free of vermin. Occasional religious services. Now confined, 2 white males awaiting trial. No deaths. Never overcrowded. General impression is favorable.

> J. W. CURTIS. Dr. C. L. WILSON.

Received June 29, 1908.

SECOND REPORT.

Prison as previously reported. None now confined. Impression is C. L. WILSON, M. D. favorable.

Received September 28, 1908.

## CAMDEN.

The prison building is as heretofore reported. No prisoners in our jail.

Remarks.-I think that Camden is an exception to the rule, or rather what is generally seen in the various prisons. With rare exception do we burden the jailer with the care of prisoners more than three months duty in the year. The door of the county prison stands ajar most of the time. No intoxicating liquors sold here for sometime and the prospects are that it will be quite a time before any will GEO. H. RIGGS. be legally sold.

Received May 1, 1908.

#### SECOND REPORT.

The county prison is at present unoccupied. No change since the 1st report. We simply need a prison as a scarecrow to evildoers.

Received October 9, 1908.

Geo. H. Riccis.

GEO. II. IX

## CARTERET.

The prison is built of brick. Fireproof. City fire department near, t is 60 x 16 feet, with four rooms 14 x 16 feet. From one to four risoners to a cell. Windows barred. Ventilated otherwise than by indows. Stoves. No suffering in cold weather, sufficient amount of edding. Sexes separated. Drinking-water three times a day. Good leals and warm coffee when desired. Tubs are provided and prisoness are required to take a full bath once a week. Rooms scoured and me used. Excreta carted away. Free of vermin. No punishment, to intoxicating liquors. No religious service regularly. Only one olored male now confined. No deaths during the six months. General impression is favorable.

Mrs. W. H. Hendricks.

Received March 4, 1908.

#### SECOND REPORT.

The prison is as heretofore reported. Now confined, 2 colored cales. No deaths. Occasional religious services.

Remarks.—New bedding is to be purchased for the next prisoners. Those now confined will soon be out. The Charity and Help

Department of the Epworth Leagne of the Methodist Church is assisting us in the work.

Mrs. W. H. Hendricks.

Received September 12, 1908.

Mrs. H. H. Willis.

## CASWELL.

The prison is built of brick and concrete. Fireproof. Waterworks a the building. Two stories, six cells. Ventilated by windows and therwise. Stoves. No suffering from cold. East end for females, rest end for males. Fresh drinking-water twice a day. Coffee and three good meals. The jail is cleansed by means of hose attached to the pump. Bath basin. Required to wash. Sewerage, tree of vermin. No religious services. Confined, 3 colored males waiting trial. None confined for sentences. No deaths. General impression of management is favorable.

Received March 7, 1908.

S. A. MALLOY, M. D.

#### SECOND REPORT.

The prison is built of brick and cement. Waterworks. Ventilated by windows and doors. Stoves. Sewerage. Drinking-water as desired. Sufficient food. Free of vermin. No religious services. No deaths. Now confined, 2. General impression is favorable.

Received September 4, 1908.

S. A. MALLOY, M. D.

## CATAWBA.

The prison is built of brick, about 20 x 40 feet and two stories. There is a tank and pump and will soon have waterworks. Windows barred. Sexes separated. Sewerage. Occasional religious services. No deaths.

Remarks.—I think that our jailer is a very good man, and he looks after the prisoners all right.

REV. M. A. ABERNETHY.

Received September 21, 1908.

## CHATHAM.

The prison is unchanged as to building. Sufficient amount of bedding. Sexes separate. Ample supply of plain food, coffee. Provision for bathing. Lime and water used for cleansing the jail. Excreta carried out and buried; line used freely. No vermin. No religious services. Now confined, 2 black males; during six months, 3. No deaths. General impression is favorable.

Remarks.—Would recommend that sewer pipes be placed from the jail to the creek, 200 yards off, which would improve the sanitary condition of the jail very much.

G. R. PILKINGTON,

Received April 24, 1908.

MRS. HENRY A. LONDON.

## SECOND REPORT.

The prison is as last reported. Now confined, 5 colored males and 2 white; total, 7. General impression is fair.

Received September 30, 1908.

MRS. H. A. LONDON.

## CHEROKEE.

The jail is built of brick. Well with a pump. One story with three cells. Windows barred. Ventilated by windows. States. Some suffering in cold weather. None now confined.

Received October 8, 1908.

MRS. R. H. HYATT.

#### CHOWAN.

The prison is as heretofore reported as to buildings. Waterworks. Free of vermin. No religious services. Now confined, 19 colored males, 2 colored females. During six months 27, five of these white. One colored male died of pneumonia. General impression of the management is favorable.

REV. ROBERT B. DRANE.

Received March 28, 1908.

#### SECOND REPORT.

No change in the building. Now coufined, 3 colored males, 1 colored female. Confined during six months 22, colored. General impression is favorable.

Remarks.—Prohibition in Edenton has much relieved the county jail.

REV. ROBERT B. DRANE, D. D.

Received December 26, 1908.

## CLAY.

The jail is a log building of two rooms. Shutters to the windows. Heated by stoves. Not comfortable in cold weather. Only one room used for prisoners. Driuking-water as needed. Plenty of food and coffee. No provision for bathing. No special means for cleansing the jail. Bad arrangement for removal of excreta. No prisoners at present. Two white Federal prisoners recently released. No deaths. As to the jailer's part impression of management is favorable. No improvements have been made in the building.

L. F. Shufferd.

Received May 15, 1908.

#### CLEVELAND.

The prison is built of brick and steel and is considered fireproof. Tank of water. Building is 20 x 60 fect. Two stories, six cells. Windows barred, Steam heated. All the bedding necessary. Sexes separated. Drinking-water as needed. Sufficient amount of food. No warm drink. Free of vermin, Disinfectants used. Sewerage, Occasional religious services. General impression of the management is favorable. Now confined, 11 colored males, 1 white male; 1 colored female. No deaths.

Remarks.—The county prison is in good hands and the prisoners are well kept.

S. C. Hendricks,

Received September 10, 1908.

#### DARE.

The jail building is inferior. Needs much improvement, Seldom or never have any prisoners confined therein. Management fair. All the fresh water and food desired. Stove and sufficient bedding.

Remarks.—The jail is not fit to confine men in.
Received March 17, 1908.

CHARLES L. MANN.

#### SECOND REPORT.

The jail building is as heretofore reported. It is not safe and a few days ago the sheriff took prisoners to Pasquotank jail for safe-keeping. Two made their escape last week. Surely needs repairs.

Received September 16, 1908.

Charles L. Mann.

#### DAVIDSON.

The jail is as heretofore reported. Drinking-water as wanted and required to bathe. No punishment. Now confined, 1 insane pauper. During six months, 47. No deaths.

James Smith.

Received April 13, 1908.

#### SECOND REPORT.

The jail is being remodeled and eularged. No prisoners now confined.

James Smith.

Received October 19, 1908.

#### DAVIE.

The jail is unchanged since the last report. No prisoners now in charge.

Remarks.—We need a new prison badly; I think I could break out of this one, myself.

Mrs. A. M. Nail.

Received April 13, 1908.

#### DUPLIN.

The new jail building is built of brick with steel cells and is fireproof; 24 x 36 feet, two stories; nine rooms, with corridors. Three steel cells 5 x 8; two cells 8 x 8 and four rooms 10 x 10 feet. Wiudows screened with wire. No veutilation except windows and doors. Coal stove. Sufficient amount of bedding for comfort. We have not had a woman since the jail was remodeled, but ample arrangement for the separation of the sexes. Drinking-water several times a day. Waterworks. Prisoners wash at will. Sufficient amount of food and warm drink to the old or sick. Sewerage. Have had some vermin, but cells were fumigated and cleansed. Religious services at intervals. Now confined, 4 colored males; 1 white male insane epileptic has been in jail two years. Coufined during six months, 6 colored males and 1 white. No deaths. A. P. FARRIOR.

Received June 24, 1908.

SECOND REPORT.

Nothing new to report in regard to the jail. No deaths. None now confined. A. P. FARRIOR.

Received September 26, 1908.

## EDGECOMBE.

The prison is as heretofore reported, Brick, one story, four cells. Ventilated by windows only. Stoves. No suffering from the cold. Sufficient bedding. Sexes separated. Waterworks in the cells. Meat and bread aud vegetables, with coffee in the morning. Every possible means used to preserve the cleauliness of the jail. Sewerage. No vermin. No religious services. Now confined, 3 males, serving sentences of three, four aud six months, and 3 awaiting trial. During six months were confined 85. No deaths. Jas. R. Gaskill.

Received March 23, 1908.

## FORSYTH.

The jail is built of brick 30 x 50 feet. A new concrete annex the same size is to be built at ouce. City fire departments and hydrauts on three sides. Three stories and five cells in the present building; new building will have 24. Windows and doors. Steam heat. No suffering from cold. Sleep in hammocks and have two to four blankets. Women have beds. Sexes separated. Drinking-water all the time. Food good; two meals; no coffee or warm drink. Sconred and disinfected. Bathtubs in each room and required to bathe, Sewerage. Free of vermin. Religious services every Thursday and occasionally on Sunday. Now confined, 20; 1 white male and 3 females serving sentence. Four from the convict camp sick or unable to work, the remaining awaiting trial. Average number confined, about 30. They are changing all the time. Four-fifths of the prisoners are colored. Two deaths—one blood poison and one from heart failure. No Federal prisoner. General impression of the management is quite favorable. REV. E. S. CROSLAND,

W. P. HILL,

Received June 20, 1908.

H. W. FOLTZ.

#### SECOND REPORT.

The new annex to the jail is built of concrete and is fireproof. It is  $23 \times 60$  feet. Three stories and basement with 32 cells. Four can be placed in the new cells. Ventilators in the roof and walls of the annex. Steam heated. Bathtub in each department. Required to bathe once a week. Free of vermin, but hard to keep it so. Now confined, 1 white male, 16 colored males, 6 colored females; total, 23. Other items as reported.

Remarks.—The jailer would like to have half a dozen cheap snits so he can have new prisoners cleansed before admission to cells.

REV. E. S. CROSLAND, W. P. HILL, H. W. FOLTZ.

Received December 16, 1908.

## GASTON.

The prison is built of brick and concrete. Well on the premises. Building is 40 x 50 feet, two stories. Seven rooms. Sashes of windows on hinges and open when the weather permits. Windowsbarred. Sufficient bedding. No suffering from cold. Sexes separated. Drinking-water several times daily. All they want to eat. Coffee or tea. Tubs and basins, required to bathe. Disinfectants and sconring. Sewerage. Religions services. Now confined, 2 white males, 2 black males. No deaths. Impression of management is very favorable.

Remarks.—Commissioners require county physician to submit monthly written reports of convict camps, jail and Home, covering general conditions of each; treatment of immates, food served, sanitation, stock, etc. These reports have served to keep up very closely with the above-named places and have been of great benefit.

Received September 26, 1908.

J. P. REID.

## GATES.

The prison is as heretofore reported as to building. Fresh drinking-water twice a day and two good meals. Water and basins for bathing; prisoners required to wash. The jail is swept and scoured. Excreta removed in buckets. Free of vermin. No intoxicating liquors allowed. No religious services. One white male and 4 colored. Confined during six months, 1 white and 6 colored. No deaths. General impression is favorable.

Received March 6, 1908.

MARTIN KELLOGG.

#### GRANVILLE.

The jail is built of brick. Cement floors. Fireproof. Protected from fire by waterworks and fire department. The building is 30 x 60 feet, two stories; 5 cells 8 x 10; 4 to 6 to a cell. Ventilated otherwise than by windows. Stove. No suffering from cold. One mattress and several blankets to each prisoner. Sexes separated. Drinking-water all the time. Two meals a day. The jail is disinfected. Free of vermin. Sufficient arrangements for bathing, and prisoners are required to wash. Sewerage. No religious services. Now confined, 2 white and 1 colored male. During six months, 28 colored and 2 whites. No deaths. General impression of the management is favorable.

D. N. HUNT.

Received March 6, 1908.

#### SECOND REPORT.

The jail is as heretofore reported as to buildings. No religions services, but will try to look after this matter. Now confined, 2 colored males. No deaths. Other items as previously reported.

Remarks.—I have visited and inspected our county jail. It is in good condition and well kept. The prisoners say that they have plenty to eat. The jailer is a clever, sober man and attentive to his business.

D. N. HUNT.

Received September 23, 1908.

#### GREENE.

The prison is unchanged as to buildings. No religious services. Confined from September 1, 1907, to August 1, 1908, 10. Of these one colored male insane. No deaths. General impression is favorable.

Remarks.—All prisoners, so far as I can learn, have been kindly treated and properly cared for.

L. V. Morrill.

Received Angust 4, 1908.

#### HARNETT.

The prison is brick and cement. It is fireproof. A reservoir is in the upper story. Size of building is  $40 \times 50$  feet. Two stories, twelve cells. Barred windows with wire screens. Ventilated by windows. Furnace. No suffering from cold. Sufficient bedding. Sexes separated. The tank is filled with water daily. Prisoners are fed from jailer's table. Waterworks. Sewerage. Free of vermin. Scrubbed and cleansed. No religious services. Now confined, 1

colored male for ninety days; 5 colored males awaiting trial. During six months were confined 3 white insane males and 12 colored males; total, 15. General impression is favorable. No deaths,

Remarks.—Our jail is a new brick building with steel cells, doors, etc. Prisoners have use of a large room during the day. Each cell has a window 5 x 2½ feet in the end and is well ventilated. The jail is connected with the courtroom by a closed bridge to prevent escape of prisoners.

DR. J. H. WITHERS.

C. McArtan, H. T. Faucette.

Received August 14, 1908.

# HAYWOOD.

The prison is as heretofore reported. Regular religions services. Now confined, 7—1 black and 1 white for burglary, and 5 white males insane.

Remarks.—The county physician and I have interviewed the county commissioners in regard to the removal of the insane from the jall to some place or building where they may have more sunshine and more pleasant environments.

Mrs. M. J. Branner.

Received May 1, 1908.

## SECOND REPORT.

The prison is two stories and has eleven rooms and cells. Windows can be raised or lowered from the top. Seven windows in the main room, with iron gratings. Bath rooms. Disinfectants freely used. Sewerage. All the food they need.

Remarks.—When this report was made out there was not a single prisoner in the jail—the first time that this has been the case in making my reports.

MRS. M. J. BRANNER.

Received November 11, 1908.

#### HENDERSON.

The prison is as heretofore reported as to buildings. It is kept as clean as possible. No deaths. None now confined.

Remarks.—It gives me great pleasure to report that there are no prisoners in our jail at present. At the last criminal court the indee complimented the county on the small number of cases on the docket.

Mrs. Lila Ripley Barkwell.

Received March 19, 1908.

#### SECOND REPORT.

The prison is as heretofore reported. It is steam heated. No suffering from cold. Sufficient bedding. Sexes separated. Water

all the time. Abundant amount of food. Coffee for breakfast. Tubs. Required to bathe. The prison is kept as clean as possible. Now confined: 4 white males, 1 white female, 6 colored males, 2 colored females; total, 15. No deaths.

- Remarks.—The reason there are so many in jail is that it is just before court. Most of them are confined for minor offenses.

Received September 16, 1908.

Mrs. Lila R. Barnwell.

#### HERTFORD.

The jail is built of brick and cement and is fireproof. Well and pump. The building is 32 x 32 feet and one story high. Three cells and one room. Room is nsed for females, but seldom have female prisoners. Ventilation from top and by window. Wire screens at the windows. Furnace. No suffering from cold. Sufficient bedding. Fresh water twice daily. Sufficient amount of food. The prison is scoured and disinfected. Sewerage. Bowls for bathing. Free of vermin. Seldom any religions services. No deaths. None now confined. General impression is favorable. W. P. Shaw,

JOHN A. NORTHCOTT, JOHN E. VANN.

Received August 27, 1908.

## IREDELL.

. The prison is as heretofore reported. It is not fireproof, but there is a system of waterworks and the city fire department. Sufficient amount of bedding. Fresh water as needed. Two meals, with eoffee. Scrnbbing and disinfectants used to cleanse the building. Required to bathe. Sewerage. No vermin. Occasional religious services. Confined: S colored males and 4 whites. No deaths. General impression is favorable.

Mrs. A. L. Coble.

Received May 13, 1908.

## JACKSON.

The building is brick and is fireproof. Waterworks. The jail is two stories high,  $24 \times 26$  feet and 8 cells. Ventilated otherwise than by window. Stove. No suffering from cold; sufficient bedding. Sexes separated. Drinking-water in the jail. Good food and coof fee. Bathtub, and required to bathe. No vermin. Sewerage. No religious services. Now eonfined, 6 white males. No deaths. General impression is favorable.

Received April 28, 1908.

## JONES ..

The prison is brick and cement with steel cells; fireproof; 27 x 35 feet. Three cells and one room. Windows barred. Stoves. Three blankets and a mattress to each prisoner. Sexes separated. Drinking-water twice a day. Meat and meal. Jail is scoured. Basins. Not required to wash. Free of vermin. None now confined. One hanged. General impression is favorable.

Remarks.—The jail is a very nice brick building with cement floors.

No one has been confined in jail since last term of court.

Received September 8, 1908.

JULIAN K. WARREN.

## JOHNSTON.

The prison is built of brick. Two stories. Six cells, \$x 10 feet. Ventilated by windows. Stove. As much bedding as desired. Sexes separated. Fresh drinking-water as needed. Disinfectants. Excreta removed in buckets. Free of vermin. Religious services frequently. No deaths.

Remarks.—The jail is well kept. The prisoners are furnished comfortable bedding, plenty of plain food, and the sanitary conditions are looked after.

Mrs. W. S. Stevens.

Received November 13, 1908.

## LENOIR.

The prison is built of brick. Supposed to be fire-proof. Fire department near. Building is  $40 \times 50$  feet; 2 stories, 7 cells. Windows not obstructed. Ventilated by windows and otherwise. Steam heat. Separate apartments for the sexes and for juvenile prisoners. Waterworks in every room. Sewerage. Two meals a day; all they will eat. Coffee to the feeble. Two bathtubs, one for each sex. Required to bathe. No religious services. No deaths. It is a modern jail. The impression of the management is pleasantly favorable. Now confined; 2 white and 11 colored males.

Remarks.—A committee of two inspected the jail this morning and were favorably impressed with what was seen and the courtesy extended by the deputy sheriff.

REV. JOHN H. GRIFFITH.

Received September 18, 1908.

## LINCOLN.

The prison is as heretofore reported as to building, etc. No suffering from cold. Sexes in separate rooms. Fresh drinking-water three

or four times a day. Good food. Coffee twice a day. The building is whitewashed several times a year. Towel baths, Excreta removed in bnckets. Free of vermin, Occasional religious services. Now confined: 1 white and 1 colored male. During six months, 16—white, 8; black, 8. No deaths. General impression of the management favorable.

Remarks.-Glad to see a nice record kept by the jailer. Management fairly good. The jail is not safe, but the jailer seems to keep all in good order. REV. R. Z. JOHNSTON, Chairman;

> D. T. JOHNSON. MISS KATE SHIPP.

Received March 6, 1908.

MRS. R. S. REINHARDT,

## MACON.

The prison is as heretofore reported. Now confined, 1 colored male, No vermin. No deaths. Not overcrowded. Confined during six months, 26—one of these a white insane woman. General impression of the management is good. REV. J. A. DEAL,

MISS JULIA McDowell. MRS. L. M. RANKIN. R. F. JARRETT.

Received April 9, 1908.

SECOND REPORT.

The prison is unchanged. Some fleas in evidence; spraying with disinfectants. No religious services. Now confined: 1 white and 1 colored male. No deaths. General impression is favorable.

REV. J. A. DEAL,

Received September 12, 1908.

Mrs. J. C. Wright.

## MARTIN.

The jail is built of brick and is fireproof. Two stories, 8 cells. Three prisoners can be easily placed in each cell. Windows can be closed. Ventilated by windows and otherwise. Stoves. Qnilts, matresses and blankets. Sexes separated. Drinking-water three or four imes daily. Amount of food allowed by law. Coffee. Kept clean by scrubbing and sweeping. Provision for bathing. Free of vermin. Occasional religious services. None now confined. General impression is favorable. WILLIAM E. WARREN, M. D.

Received September 8, 1908.

#### MECKLENBURG.

The prison is unchanged as to building since the last report. Now confined: 2 white males, 14 negro males and 4 negro females; total, 20. All city water needed, but prisoners are not required to bathe. Sewerage. The prison is not free of vermin, and the means used for the cleansing of the jail are inadequate. No intoxicating liquors allowed. Religions services on Sundays. Corn bread and pork. No warm drink and no vegetables. Number in charge during six months: 74 white males, 12 white females; total white, 86; 300 colored males, 43 colored females; total black, 343; grand total, 429.

Remarks.—The furnace does not supply sufficient heat between 2 and 5 A. M. to keep the prisoners comfortable. The supply of blankets for the negroes is inadequate—only twenty-four much need blankets for forty men. The food is not what it ought to be; plentiful, but poorly prepared and monotonous; weeks and months pass and no vegetable is served.

REV. Francis M. Osborne.

Received March 19, 1908.

#### MONTGOMERY.

The prison is as heretofore reported. Four negro men awaiting trial. R. T. POOLE.

Received September 8, 1908.

## MOORE.

The prison is as heretofore reported. Sexes separated. No suffering from cold. Fresh water three times daily. All the food they want. Bathtnbs. Free of vermin. No religious services. Now confined, 14 colored males. During six months, 71. No deaths. General impression is favorable.

Received March 26, 1908.

#### SECOND REPORT.

The prison is as previously reported. Now confined, 1 white male, insane.

Received September 19, 1908.

## NEW HANOVER.

The prison is unchanged since the autumn report. Hot and cold shower baths, and prisoners are required to bathe. Free of vermin. Religious services. Now confined: 9 white males, 42 colored males,

4 colored females; total, 55—8 of these for murder and others for different offenses. All awaiting court; some have been confined since September 26, 1907. Besides the 55 now in jail, 30 males have been sent to the convict camp and 2 women to the County Home—all colored but 1 male; these prisoners awaiting trial, but sent to the camp because of the crowded condition of the jail building. Confined during six months, 348; of these 300 were colored. No deaths in jail, but one prisoner removed to the hospital, died there. General impression of the management of the jail is very favorable.

Remarks.—The jail was taxed to its ntmost capacity on account of the lapse of one term of court, thereby overcrowding; but the jailer is a good and efficient officer and has kept the premises in good condition.

A. G. Hankins.

Received March 1, 1908.

## ONSLOW.

The prison is as heretofore reported as to buildings. No punishment. Now confined, 1 white male, epileptic. During six months, 3 white and 7 colored. No deaths. General impression of the management is favorable.

G. H. SIMMONS.

Received April 2, 1908.

## SECOND REPORT.

The prison is as heretofore reported. Now confined, 1 colored male. One death since March 1. Free of vermin. No religions services. General impression of management is favorable.

Received September 8, 1908.

G. H. SIMMONS.

## PAMLICO.

The prison is built of brick, 30 x 30 feet. Two stories, four rooms. Windows not obstructed. Ventilated by windows. Wood stove. Sufficient bedding. Drinking-water as needed. Sufficient amount of food. No provision for bathing. Excreta removed in buckets. No religious services. Now confined, 3 colored males. No deaths. General impression is favorable. W. T. Mayo.

Received September 11, 1908.

#### PERSON.

The prison is brick and steel; fireproof; 30 x 25 feet. One story with six rooms and cells. Windows barred. Ventilated by windows.

Stoves. No suffering in cold weather. Sufficient bedding. Sexes separated. Drinking-water three times daily. Three meals and coffee. Swept, and lime need. Tubs and bowls; required to wash. Sewerage. Free of vermin. No religions services. Now confined: 2 white males and 2 colored males awaiting trial. During six months; 2 whites (insane), and 5 colored male prisoners. No deaths. General impression is favorable.

N. C. Newbold.

Received July 18, 1908,

#### SECOND REPORT.

The prison is only one story  $25 \times 30$  feet. It is entirely too small for the demands made upon it at times. Three rooms and three cells. The rooms are  $10 \times 10$  feet; cells  $6 \times 8$ . The number of prisoners placed in each room and cell depends, of course, upon the number of prisoners held. At present only fonr—2 colored males; 1 white female; 1 white male, insane. The windows barred. Heated by stoves and comfortable. Sewerage. Plenty of plain food. Drinkingwater three times daily. No provision for religious services regularly. Upon the whole, I am satisfied that the prison is well kept as possible under the circumstances.

Rev. J. A. Hornadax.

Received November 13, 1908.

## PEROUIMANS.

The old jail has been condemned and demolished. A good new jail is being built.

B. S. LASSITER.

Received September 8, 1908.

## PITT.

The prison is built of brick, with steel cells 22 x 44 feet, and two stories. Two cells 16 x 16, two 8 x 12, two 6 x 12. Windows barred. No other ventilation except by windows and doors. Stoves. All necessary bedding. Sexes separated. Water in each cell. Sufficient amount of food. Scoured. Bathtubs. Basins in each cell. Sewerage. Free of vermin. Now confined: 9 colored males; 1 white man, insane and epileptic; 1 colored woman, insane. The man has been confined since March, 1906. No deaths.

Remarks.—The jail is very well equipped. Fitted with electric lights, waterworks and sewerage. Separate bathtubs for white and colored. It is well heated and ventilated. It is seldom ever crowded.

J. W. SMITH,

Received July 7, 1908.

ROBERT N. NICHOLS.

## RICHMOND.

The prison is built of brick with wooden floors; 40 feet square; wo stories; four steel cells. Windows barred. City waterworks. Firmace, hot air. Races and sexes separated. Meat, bread, vegetaoles, altogether sufficient. Cleansed with soap and hot and cold vater. Porcelain bathtub, city water, and required to use it. Sewerge. Sheriff is forced occasionally to whip a hard case to stop loud cursing and indecent language. The white and colored preachers of he town give them some attention. Now confined, 22 negroes, to be tried next week. One death during the six months; heart failure. mpression of the management is quite favorable. No suggestions exept we will try to have more cells added for white men and women; Il prisoners at present are negroes. J. S. LEDBETTER.

Received January 2, 1909.

R. S. Johnson.

#### ROBESON.

The jail is a brick building; fireproof; 60 x 60 feet; two stories; 6 rooms and cells. Cells are 7 x 71/2. Wire screens over the winows. Steam heated. Sufficient bedding. Sexes separated. City ire department. Two meals a day. Drinking-water three times aily. Tub; required to wash. Disinfectants used for cleansing he jail. No vermin. No regular religious services. Two Indians, 2 whites and 10 colored prisoners. Usually the largest number at a ime is 30. One death. Books and Bibles furnished. General imression is favorable. J. P. MCNEILL.

Received April 25, 1908.

## ROCKINGHAM.

The jail is nnchanged. Heated by stove. No suffering in winter. resh water three times daily. Poor facilities for bathing—one large an for all the prisoners. Sewerage. Free of vermin. No punishnent. No religious services. No prisoners sentenced to jail. All go the roads or are hired out on farms. No deaths. The managenent is as good as it can be with the present building.

*Remarks.—We will have to build a new jail soon. Our county

as just finished a new conrthonse and will proceed with the jail in he near future, I think. Our present building does not meet the reuirements of law. IRA R. HUMPHREYS,

Received March 4, 1908.

WILLIAM CUMMINGS.

#### SECOND REPORT.

The prison is unchanged. None now confined. We keep no prisoners for punishment; the jail is used for prisoners unable to give bond and awaiting trial. No deaths. Management favorable.

Remarks.—We must have a new jail as soon as the courthouse is paid for. The next board of commissioners are expected to build a jail.

IRA R. HUMPHREYS.

Received September 4, 1908.

## ROWAN.

The new jail is built of brick, steel and cement. Two stories. Two rooms with 8 cells each and one room with 3 cells. Cells 7½ feet square. Steam-heated; air vents. No suffering from cold. Sufficient food. We found one female prisoner in the room with three cells. City water in each room. Coffee on Sunday. Disinfectants used. Bathtub in each room. Not compelled to bathe, but allowed to do so. Vermin are constantly brought in by hoboes who remain but one night. No provision for religious services. Now in charge: 7 white males, 2 colored males and 1 colored female. Three deaths in six months; one man died from effects of liquor and exposure to cold, one shot by deputy sheriff whom he had cut with a knife, one put in jail while delirions from pnenmonia.

Remarks.—This is a new jail, which does not in our judgment comply with the law, which we think requires five distinct rooms; nor have rooms been provided for consumptives, as a statute passed since the contract for the jail was made requires. The solicitor called the attention of the grand jury to it. The grand jury reported that it was not in accordance with the law, but county commissioners continued to build it as contracted for.

F. J. Murkdoch,

H. T. TRANTHAM,
JAMES D. HEILIG.

Received May 15, 1908.

SECOND REPORT.

The jail is as previously reported. Now confined: 7 white males, 1 white female; 13 colored males, 3 colored females; total, 24. One white female, 1 white male and 1 colored male insane. White and black females in the same apartment, different cells. Insane in same apartments, different cells, with other prisoners. The jail is uncleanly and vermin are there that could be exterminated. This new jail cost about \$1.000 per cell for each of 19 cells and was constructed without regard to the Attorney-General's opinion that section 1336 requires five distinct rooms for prisoners.

REV. F. J. MURDOGE.

Received September 10, 1908.

#### RUTHERFORD.

The prison is as heretofore reported. Fresh drinking-water three times daily. Coffee. Washed and swept. No provision for bathing. Excreta removed. Free of vermin. No punishment. Now confined. 2 white males. No deaths. General impression of the management is favorable.

DR. E. B. Harris,

Received Jnne 8, 1908.

Dr. T. B. TWITTY.

#### SECOND. REPORT.

The prison is unchanged. No suffering from cold, sufficient bedding. Sexes separated. Plenty of food and drinking-water often. Free of vermin. No religions services. Now confined: 3 whites and 4 blacks. No deaths. General impression is favorable. The town works its prisoners on a chain gang and houses them in the jail at night.

E. B. HARRIS, M. D.,

Received October 3, 1908.

T. B. TWITTY, M. D.

## SAMPSON.

The jail is unchanged since the last report. Now confined, 1 colored male,

Mrs. T. L. Hubbard,

Received March 12, 1908.

Rev. T. M. Lee.

## STANLY.

The prison is as heretofore reported as to bnilding. Snificient amount of bedding. No snifering from cold. Sexes separated. Drinking-water as needed. Sufficient amount of food. Required to bathe. Sewer pipe for removing excreta. No vermin. No prisoners now confined. General impression is favorable.

R. E. Austin.

Received May 1, 1908.

#### STOKES.

The jail is as heretofore reported as to buildings, etc. Now confined: 3 colored and 1 white male, awaiting trial. During six months, 7. One white insane man, sent to the hospital. Not allowanced as to food. Coffee once a day. This, and prisoners required to wash. Lime, water, broom and soap for cleansing the jail. Fresh water as wanted. Occasional religions services. No deaths. Record kept. General impression of management is fairly good.

Received March 16, 1908.

N. O. Petree.

#### TRANSYLVANIA.

The prisou is rough stone with plaster surface. It is not fireproof. Fire department near-by. The building is 30 x 38, two stories; four rooms, 14 feet square. Iron gratiug at the windows; no other ventilation. Small stove in one cell; fireplaces in two rooms and the other warmed by flue from below. Mattresses and ample covering, placed on the floor. Sexes separated. Water as often as called for. Sufficient quantity of food, warm drink. Cells swept daily. No provision for bathing. Required to wash. No vermin. No intoxicating liquor. Closets in each cell disinfected once a week. Occasional religious services. Now confined, 2 white males; terms two years and six months. During six months, 16, one of these a white insane woman since removed to the hospital. No deaths. Bibles.

Remarks.—We visited the prison and the jailer showed us all courtesy and willingly answered inquiries. It is an old stone building kept in passable repair. A new building would be a great improvement, though it may not be feasible at present, but it should be built in time. Strict sanitation should be enforced, as the cells seemed damp and lacking in sunlight, especially those in the rear. They are all in the second story; the jailer and family occupy the lower story.

REV. CHALMERS D. CHAPMAN, Chairman;

REV. ROBERT G. TUTTLE,

REV. WILLIAM P. CHEDESTER.

Received April 15, 1908.

#### TYRRELL.

The jail is as heretofore reported as to building. None confined. No provision for bathing. Excreta carried out in tubs. No vermin, No deaths. No record. General impression is unfavorable.

Remarks.—My impression is that the management is very poor. No special care seems to be paid to the whole matter.

Received March 7, 1908.

J. C. MEEKINS, SR.

#### VANCE.

The prison building is as heretofore reported. Ventilator, besides windows. No suffering from cold. Free of vermin. No religious services. Now confined: 11 colored prisoners, 1 female. No deaths. General impression of the management is favorable.

Received March 30, 1908.

Dr. F. R. HARRIS.

#### WAKE.

The prison is unchanged since last report as to buildings. Sufficient amount of bedding. Sexes entirely separated. Sufficient amount of food; no warm drink. Water, soap and lime used for cleansing the jail. Not absolutely free of vermin. No punishment. Religious services. Now confined: 9 white males, 12 colored males and 1 colored female; total, 22. Confined during six months: 130 white, 319 colored; total, 449. No deaths. Not overcrowded. General impression is favorable.

Remarks.—We again recommend that the sheriff have the windows cleansed of paint so that there may be no obstruction to the sunlight; sunlight is wholesome in the broadest sense.

1. C. Blair, Chairman; John A. Mills.

Received October 8, 1908,

## WARREN.

The prison building is as heretofore reported. Stoves. Sufficient amount of bedding. Fresh drinking-water as needed. Sufficient amount of food, coffee. Provision for bathing. Free of vermin. No religious services. Now confined, 4. During six months, 14, two of whom were insane. No deaths. General impression of the management is favorable.

P. H. ALLEN. Chairman:

P. H. ALLEN, Chairman

R. B. Boyd,

Received March 28, 1908.

J. A. Hudgins.

## WASHINGTON.

The jail is in its usual good condition. Now confined: 2 colored and 1 white male.

W. F. Beasley.

Received May 27, 1908.

#### WAYNE.

There has been no change in the prison since the last report.

Received March 20, 1908.

M. L. Lee.

## WILKES.

The prison is built of brick; not fireproof; 30 x 40 feet; two stories, four rooms 12 x 12. Windows, closed shutters over the glass. No suffering in cold weather. Bunk with blankets. Sexes separated. Drinking-water as wanted. Two meals, coffee once a day. Disinfectants and scouring. Basin for bathing. Sewerage. Free of vermin. No religious services. Now confined: 2 colored and 6 whites. No deaths. Poor record kept. Impression of the general management is favorable.

John O. Myers, M. D.

Received March 21, 1908.

# COUNTY CAMPS.

## ALAMANCE.

The camp is as heretofore reported. No female prisoners. Three meals and coffee three times daily in the winter. Drinking-water as wanted. Required to bathe once a week. Blankets washed once a year. Soap, water and disinfectants used to keep the camp clean. Free of vermin. Straw in the mattresses changed three or four times a year. Some prisoners whipped, for profanity and refusal to work, by the overseer. The sick are well cared for in the stockade by attendants. No death, None known to have tuberculosis. The county physician makes an occasional inspection. Work ten hours. Two employees. Superintendent \$35 and guard \$30. Very rarely have any religious services. In the camp-house and stockade on Sunday. Chained together at night. Boys and men together; one boy at present. Now confined: 2 white and 9 colored: total, 11.

REV. J. M. HOLT, J. A. TURRENTINE, P. H. FLEMING

Received March 11, 1908.

SECOND REPORT.

The camp is as reported heretofore. Now confined: 2 white and 7 black males. Superintendent is paid \$50 per month and guards \$35. No deaths. No tuberculosis. Rev. J. M. Holt,

J. A. TURRENTINE, P. H. FLEMING.

Received September 28, 1908.

## ANSON

The following is taken from the grand jury report:

"The chain gang is in good condition, beds and bedding clean. The convicts say that they are well treated, and receive good fare. Our committee examined a regular meal which was being prepared for them and found it composed of good and wholesome food."

Received September 26, 1908.

MRS. W. J. HUNTLEY.

#### CABARRUS.

The camp is a frame building 18 x 70 feet; 1 story. White and blacks in the same building, separated by wire. No special means for extinguishing fire. Good ventilation. Four coal stores, No suffering

from cold, Five blankets each. No women, Three-quarters pound of meat each day, coffee in the morning. Drinking-water as needed. Bathe weekly. Blankets washed every three months. Excreta removed. Very little and very moderate punishment. The sick are well cared for by the county physician in the camp. No deaths. No tuberculosis. County physician makes a monthly inspection. Work from sun to sun, with an hour and a half to two hours for dinner. Three guards and a supervisor. Supervisor receives \$70 per month and guards \$1.50 per day. No religious services. Chained together at night. Boys are kept in camp. Now in charge: 9 white males and 28 colored; total, 37. Three of the colored for mnrder, sentences five to eight years; 1 white male for murder, eight months,

Remarks.—We find the camp in good condition, well kept, well managed, prisoners have plenty of food, raiment and shelter. We find the gang doing splendid work in building good roads in our county. J. M. HENORIN.

Received June 15, 1908.

G. Eo. KESTLER.

## COLUMBUS.

The county camp is a canvas tent. Races separated in sleeping quarters. Stoves. No suffering in cold weather. Snfficient amount of bedding. No female prisoners. All the food they want. Three meals a day. Required to bathe. The camp is moved frequently. Blankets washed as needed. Free of vermin. Punishment has been inflicted. Sick well cared for in the camp by county physician. No deaths. No tuberculosis. Monthly inspection of the camp by county physician. Worked from seven to six hours. Superintendent and two guards; salary, \$80 to superintendent, \$40 to guards. Religious services. In camp on Sundays. Chained together at night. No boys. Received Angust 10, 1908. JACKSON GREER.

## DAVIDSON.

The camp is a frame building, 18 x 36 feet. One story, three rooms. Whites and colored separated at night. Buckets for extinguishing fire. Heaters. No suffering from cold. No women. All the food they want. Three meals per day; no warm drink. Required to bathe once a week. Blankets washed once a month. Bnilding scalded and scoured. Excreta hauled away. Free of vermin. Straw in the mattresses changed once a month. Punishment inflicted upon oneflogging for disobedience. County physician cares for prisoners. No deaths; no tuberculosis. Worked ten hours per day. One superintendent and one guard. Snperintendent receives \$60 per month and guard \$40. No religious services. Kept in stockade on Snuday.

Chained together at night. No boys. Now in charge: 15 colored males, 2 white; total, 17. Terms,  $2\frac{1}{2}$  years, 2 years, and fifteen for two to six months.

James Smith.

Received April 13, 1908.

#### SECOND REPORT.

No change since last report. Prisoners are whipped for disobedience, etc. No deaths. No tuberculosis. Now confined: 8 colored males and 1 white male.

James Smith.

Received October 19, 1908.

#### EDGECOMBE

Tents are used for the prisoners at the camp. Now confined, 39 colored males. Died, 1 from pneumonia. The sick are cared for at the hospital. Whites and blacks are separated at night. No special protection against fire, Heaters. No suffering from cold. No female prisoners. All the food they want. Three meals per day. Water as needed. Required to bathe. Blankets washed twice a month. Excreta removed daily and buried. Free of vermin. New mattresses as needed. No punishment. County physician makes monthly inspection, Worked ten hours. Four employees. No religious services. In camp on Sunday. Chained together at night. Boys at one end of same tent with the men.

James R. Gaskill.

Received March 23, 1908.

## FORSYTH.

Temporary movable camp. Frame, metal roof. One 16 x 60 and one 16 x 90 feet. White and colored separated at night. Water buckets for extinguishing fire. The larger building has windows and ventilators also. Coal stoves. All the heat necessary in cold weather, A straw mattress for two and from two to four blankets for each man. No females. All the food they want. Three meals; coffee for breakfast. Swept every day. Scoured when needed and disinfected. Excreta removed to a third of a mile away to sink. Free of vermin. Straw changed in the mattresses every four weeks. Strapping for every one who breaks prison rules, by superintendent of the camp. The sick are well cared for. Attended by the county physician, and removed to the jail or hospital if needed. No deaths. No tuberculosis. Physician visits the camp weekly. Work from sun to sun. Twenty employees; salaries from \$20 to \$75 per month, Regular religious services once a month. Prisoners are kept on the camp grounds on Sunday. Prisoners are fastened by a short chain to a long chain. In case of fire or alarm, the unlocking of one end releases them from the building, but they are chained so they cannot escape. Boys confined with the men. Now confined: 16 white males, 64 colored males, 3 of whom are under sixteen.

REV. E. S. CROSLAND, W. P. HILL.

Received Jnne 20, 1908.

W. H. FOLTZ,

SECOND REPORT.

No change in the buildings and management of camp since last report. Now in charge: white males, 16; colored males, 82; total, 98. Six of the colored are under sixteen. Prisoners are sent ont from the Recorder's Court and from the Superior Court, and camp officials have only the names and length of sentence.

REV. E. S. CROSLAND, W. P. HILL, W. H. FOLIZ.

Received December 16, 1908.

## GASTON.

#### CAMP No. 1.

The camp is built of wood, with heavily barred windows and doors. It is 65 x 30 feet; three rooms, Races separated. Spring water. Ventilators at top of building. Large wood or coal heater. Snfficient bedding. No female prisoners. Three meals daily and occasionally coffee. Water-boys snpply drinking-water constantly. Required to bathe. Blankets washed weekly. Camp is scoured and disinfected. Excreta hauled off and buried. Free of vermin, Straw in the ticks changed as needed. Corporal punishment in moderation, a few lashes inflicted upon several, administered by the superintendent. The sick are well cared for. One death, blood poisoning from thoracic abscess. One suspected case of tuberculosis, a trusty, kept in separate tent. County physician makes an inspection nearly every week. Worked from sun to sun. Superintendent and four guards; salaries, \$35 to \$90. Religious services. In camp on Sunday. Prisoners chained at night to a long rod rnnning through the building. Boys confined with men. Confined: 20 black males, 13 whites.

## CAMP No. 2.

Frame bnilding  $55 \times 30$  feet. Races separated at night. Well. Confined: 18 colored males, 2 of whom are under sixteen; 16 whites. Other items similar to Camp No. 1. J. P. Reid.

Received September 26, 1908.

#### GRANVILLE.

The camp has two frame buildings, 14 x 15 feet, and one steel cage, 9 x 18 x 7 feet. Whites and blacks separated at night. Spring water. Heaters. Ventilation by windows. No suffering from cold. A matress and four donble blankets to four men. No women. All the food they want. Three meals; no warm drink. Required to bathe. Blankets washed about once a month. Camp is scoured and lime used. Excreta carried off. Free of vermin. New mattresses once in three months. Punished by whipping. Small whip used. The sick are well cared for. No deaths. No tuberculosis. Hours of work, from snn to sun. Three employees. Superintendent receives \$60 per month, two guards \$32.50. No religious services. Locked in cage on Sunday. Prisoners are not chained together at night. Some wear chains all the time. Boys confined with the men. Now confined: 10 colored males, 2 nnder sixteen, and 4 white males; total, 14.

Remarks.—We have ordered another steel cage and will soon have more room for prisoners.

D. N. Hunt.

Received September 23, 1908.

## HAYWOOD.

The camp is a frame building, one story. Whites and blacks are in separate rooms. Stoves. No suffering in cold weather. Sufficient bedding. Plenty of food. Drinking-water as needed. Required to bathe. Free of vermin. No severe pnnishment. Sick reasonably well cared for. County physician makes monthly inspection. Work eight honrs per day. Occasional religious services. Prisoners are kept in and around camp on Sunday. I think the convicts are treated kindly.

Mrs. M. J. Branner.

Received May 1, 1908.

#### SECOND REPORT.

The camp is a frame building with three medium-size rooms. Whites and blacks confined in the same room. Running water near. Stoves and open fireplaces. Ventilated by windows and doors. Sufficient bedding. Three daily meals and coffee. Straw frequently changed in the mattress. Whipping has been inflicted once for laziness. No deaths; no tuberculosis. Boys confined with men. Occasional religious services.

Remarks.—I wish that the convicts might have religious instruction and preaching more frequently.

Mrs. M. J. Branner.

Received November 11, 1908.

## HENDERSON.

The prisoners at the camp are housed in tents at present. Whites and blacks are not confined together at night, Ample supply of food. Three meals and coffee twice a day. Drinking-water as wanted. Required to hathe. Blankets washed frequently. No punishment. The sick are well cared for in a separate building. No deaths. Monthly inspection made of the camp by the county physician. Worked ten hours. Two employees at \$30 per month. Prisoners chained together at night. No boys in charge.

Remarks.—Most of the prisoners now in charge are for minor offenses. They are well cared for and kindly treated.

Received March 19, 1908.

LILA RIPLEY BARNWELL.

#### SECOND REPORT.

The camp is as heretofore reported as to tents, etc. Sufficient hedding. Stoves. No suffering from cold. All the food they want. Three meals; coffee twice a day. Drinking-water as needed. Change clothes and hathe twice a week. Blankets washed frequently. No deaths. No therechosis. Worked ten hours. No boys, / Confined: 5 colored and 1 white male.

Remarks.—The camp was never in better condition. Three convicts belonging to this county. The others hired from another county. They are well cared for and humanely treated.

Received September 16, 1908.

MRS. LILA R. BARNWELL.

## TREDELL.

The camp is a portable frame building, 40 x 18 feet, divided into two rooms. Whites and blacks are separated at night. Good ventilation. Stoves. No suffering in cold weather. Blankets and straw ticks. No female prisoners. Ample supply of food. Three meals a day and coffee for hreakfast. Drinking-water as needed. Required to bathe. Soap, water and disinfectants used. Free of vermin except when hrought in by new prisoners. Excreta removed. Corporal punishment inflicted for refusal to work and for assault. Straw in the mattresses changed and hlankets washed as needed. Sick are attended by the county physician. If very ill they are hrought into the county jail. No deaths. No tuberculosis. Monthly inspection made by the connty physician. Worked ten hours. Four employees. Superintendent receives \$45, guards \$30. Religious services, At the camp on Sunday. Chained together at night. There has been but one boy on the chain gang, and he had the liberty of the camp.

Received May 13, 1908.

MRS. A. L. COBLE.

### MECKLENBURG.

The two camps of Mecklenburg are frame buildings, 18 x 90 feet, three rooms. Races separated. Ventilated by windows and doors. Stoves. Buckets for extinguishing fire. No suffering in cold weather. Sufficient bedding. Women in separate apartments. Three meals a day, no warm drink. Drinking-water as wanted. Required to bathe. Blankets washed weekly. Soap and disinfectants for cleansing the camps. Excreta hauled away. Free of vermin. Straw in mattresses changed as needed. Punishment inflicted upon some of the prisoners. Sick cared for by the county physician. No tuberculosis. Monthly inspection made of the sanitary condition of the camp. Worked from sun to sun. Five employees. Salaries vary from \$45 to \$100 per month. Religious services. Kept in camp on Sunday. Chained to a guy-rood at night.

Remarks.—The prisoners are well cared for and the camps are in good condition.

JOHN C. McDowell.

Received June 10, 1908.

#### MOORE.

The camp is built of wood, 20 x 40 feet; one story, two rooms. White and colored prisoners separated. No special means of protection against fire. Wood heaters. Ventilated by windows. No suffering from the cold. No female prisoners. All the food they want. Three meals a day. Drinking-water as wanted., Required to bathe. Blankets washed once a month. Building washed and scoured. Excreta removed to a sink. Free of vermin. Straw in the mattersses changed twice a year. Some punishment, by the superintendent. The sick are well cared for at the camp or jail. No deaths. No tuberculosis. County physician makes monthly inspection. Worked from sun to sun. Three employees. Supervisor receives \$40 and guards \$30. Religious services. In camp on Sunday. Chained together at night. Boys with the men. Now confined: 17 colored males, 2 of whom are under sixteen.

Received March 26, 1908.

### SECOND REPORT.

No change since above report. Now in charge, 12 colored males. Received September 19, 1908.

John Campbell.

### NASH.

The camp is a frame building, \$2 x 18 feet; one story, three rooms. White and colored prisoners are separated at night. Water barrels

for extinguishing fire. Stoves; no snffering in cold weather. Cots and blankets. Three meals per day, not allowanced. No coffee or warm drink. Drinking-water as needed. Required to bathe. Blankets washed once a month. Disinfectants. Excreta removed. Free of vermin. Flogging inflicted upon two prisoners; very seldom resorted to. The sick are cared for in camp by the county physician. One death from pneumonia. None known to have tuberculosis. The physician does not make a monthly inspection of the sanitary condition of the camp. Honrs of work, from snn to sun. Eight employees. Religious services. In the stockade on Sunday. No boys. Three women, one of whom is white. Cook and seamstress. Twenty-eight males; of these two are white.

J. B. Boddie.

Received June 3, 1908.

#### PERSON.

The camp is usually in a house rented near the work to be done on the roads. Quarters are comfortable. Whites and blacks are confined in the same room. No special protection against fire. Ventilated by doors and windows. No suffering in cold weather. No female prisoners. As much food as desired. Three meals, and coffee occasionally. Drinking-water as needed. The camp is kept as clean as possible. Excreta removed. Free of vermin. Straw in ticks changed as needed. No corporal punishment. Deprivations for disobedience. We care for the sick as well as we can. No deaths. No tuberculosis. Physician comes sometimes for inspection. Work all day except in bad weather. Three employees; \$67.50 and \$20. Seldom have religious services. In camp on Sunday. Chained together at night. Boys confined with men. Now in charge, 2 colored males.

Received July 18, 1908.

N. C. NEWBOLD.

#### SECOND REPORT.

The camp in the winter months is located on the premises of the County Home. A one-story building with two rooms 16 x 20 feet for the prisoners and one room 16 x 12 for the guard. We have now in course of construction a portable structure which will be 6 x 18 feet and divided into two rooms, one for white prisoners and one for blacks. Anti-germ disinfectants are used in the camp and every precaution is taken to preserve cleanliness. There are only two colored convicts now working the roads. They are well fed and well cared for as far as I can learn. Three meals a day and eoffce for breakfast. R. A. Spencer, Roxboro, is superintendent; his salary is \$65 per month. Guard receives \$25. Prisoners are kept in the camp on Sunday. At night they are chained each to a log. No special provision for religious services.

Received November 13, 1908.

#### PITT.

The camp has a tent 18 x 40 feet and a cook room 10 x 12. There is only one room for prisoners, but a division in the room for the blacks and whites. Buckets for fire protection. Stoves and heaters. No suffering in cold weather. Sufficient bedding and food. Three meals a day; no coffee or warm drink. No female prisoners. Drinking-water as needed. Washed, scrubbed and lime used. Excreta removed daily. Whipped for disobedience, by the superintendent. Sick are well cared for; nursed at the camp. No deaths. No tuberculosis. Physician makes a monthly inspection and report. Worked from sunrise to sunset. One guard for each ten prisoners. Supervisor and guards cost \$1,200 per annum. No religious services. Chained together at night. Boys with the men.

Received July 7, 1908.

J. W. SMITH, ROBERT N. NICHOLS.

#### ROCKINGHAM.

The convicts are housed in army tents. White and colored prisoners are confined in the same room. No special means of extinguishing fire. Stoves. No suffering from cold. All the bedding they want. No female prisoners. Three meals a day and coffee. Not allowanced. Drinking-water at all times. Required to bathe once a week. Blankets washed once a month. Straw in the mattresses changed twice a year. Free of vermin. No punishment inflicted. The sick are well cared for at the camp by the county physician. No deaths. No prisoners known to have tuberculosis. Hours of work, 7:30 to 5. Fourteen employees. Salary of the superintendent \$60; guards, \$25. No religous services. Prisoners are chained together at night. Boys confined with the men. There are 45 prisoners in the camp, about one-half of whom are white men. They are sent from the counties of Caswell, Stokes, Snrry and Rockingham.

Received March 4, 1908.

IRA R. HUMPHREYS.

### SECOND REPORT.

Four large army tents. White and colored confined in the same room. Stoves. No suffering from cold. Punished for trying to escape. Whipped. Sick well cared for. No deaths. No tuberculosis. Boys are trusties and carry water. There are at present fifty prisoners sentenced from Rockingham, Stokes, Surry and Caswell. Rockingham County pays the court costs of prisoners for their work.

Received September 4, 1908.

IRA R. HUMPHREYS.

### ROWAN.

The camps are as heretofore reported as to buildings. Prisoners required to bathe once a week. Blankets washed twice a year. Excreta removed 100 yards. Free of vermin. Straw in mattresses changed once in two months. A dozen have been whipped for cursing, fighting, not working. Slight cases of sickness kept in camp; serions cases sent to jail. No deaths; no known cases of tuberculosis. County physician does not make a monthly inspection of the sanitary condition of the camp. Worked about ten honrs. Five employees. Supervisors paid \$60; gnards, \$30, \$40 and \$50; at the other camp, \$60, \$45, and three at \$35. No religions services lately. In camp on Sunday. Chained together at night. Boys confined with the men. In Camp No. 1, 5 white males and 17 colored, one of the colored under sixteen. At Camp No. 2, 2 white and 26 colored males.

Remarks.—We found these camps in good condition. The prisoners are well fed and not overworked and the supervisors able to control them with discipline less harsh than heretofore. We were struck by the great number of young convicts. Perhaps nine-tenths were under twenty-five years old.

REV. F. J. MURDOCH,

H. T. TRANTHAM,

Received May 15, 1908.

JAMES D. HEILIG.

### SECOND REPORT, CAMP NUMBER ONE.

The white and colored prisoners are not confined in the same room at night. No special protection against fire. Windows and doors afford ventilation. Three stoves. No suffering from cold. A straw tick for two and a blanket for each. No female prisoners. Five pounds of meat per week and all they want of other things. Coffee once a day. Three meals in the week and two on Sunday. Fresh drinking-water as often as wanted. Required to bathe once a week. Blankets washed twice a year. Germo-insecticide is used and camp swept three times a day. Water-closet 100 yards from tent. Free of vermin. Straw in the mattresses has been changed four times this year. Eight or ten have been whipped (for fighting and not working), by the superintendent. Sick are well cared for-in camp unless very sick, when they are taken to the jail. No deaths. No tuberculosis. Monthly inspection and report made to the commissioners by the superintendent of health. Work from sun to sun, with an hour for dinner. Six employees. Supervisor receives \$65 per month; four guards, \$35, and the blacksmith \$2 a day. Occasional religions services. In hot weather prisoners are allowed outside in the shade on Sundays; in cold weather remain in the tent. Prisoners chained together at night. Two boys, kept with the men. Number now in charge: 3 white males, 32 colored; two of the colored claim to be under sixteen, but do not look it. REV. F. J. MURDOCH.

Received September 19, 1908.

#### CAMP NUMBER TWO.

The white and colored prisoners are separated at night. Ventilated by windows. Three stoves. No suffering from cold. Three blankets each. One female prisoner; washes and patches. Five pounds of meat weekly, other food as much as they want. Three meals, coffee once a day; on Sunday two meals. Drinking-water as wanted. Required to bathe once a week. Blankets washed once a montb. Germoinsecticide used. Water-closet 200 yards from tent. Free of vermin. Straw in the ticks changed once every one to two months. Half a dozen have been wbipped (for fighting, cursing, not working), by the superintendent, by authority of commissioners. The sick are well cared for-at the camp unless very sick, and then in jail. No deaths. One prisoner is suspected of having tuberculosis. He is confined in the same room with other prisoners. County physician makes mouthly report. Work from sun to sun, with an hour at dinner at this season; more in the summer. Six employees. Supervisor gets \$60 per month, assistant \$50, one guard \$40, one \$35 and the man in charge of blacksmithing \$50. Occasional religious services. Kept in the shade on Sundays when warm enough, otherwise in tents. Chained together at night. No boys. Number in charge: 10 white males, 26 colored males, 1 colored female; total, 37.

Remarks.—We think that the convicts are better treated than formerly. Much better than five years ago. We all observe that the negro couvicts are younger than they used to be. One only appeared to be over 25. The majority seemed to be over rather than under 21. We think that they get tired of being sent to the gang, and quit their meanness.

REV. F. J. MURDOCH.

### SAMPSON.

Tents are used for the road force. White aud colored in the same tent. Stoves. No suffering from cold. One mattress and two blankets. No female prisoners. Three meals a day; drinking water as wanted. Required to bathe. The tents are moved from place to place as the men work. Free of vermin. Mattresses used. One white man lashed for running away, by the superintendent. There has been no serious sickness since the camp was started. No deaths. No tuberculosis. County physician makes a monthly inspection. Work from sun to sun. Three employees. Superintendent is paid \$50 and guards \$25. No religious services. Kept in camp on Sunday. Prisouers chained together at night. Boys in the same tent with adults.

Mrs. T. L. Hubbard,

Received March 12, 1908.

REV. T. M. LEE.

### WAYNE.

There has been no change in the camp since the last report. Received March 20, 1908. M. L. Lee.

### HOUSE OF CORRECTION-GUILFORD COUNTY.

Women and children are confined at the House of Correction.

The building is built of wood and is two stories, 40 x 60 fcet, with eight large rooms. Rooms 18 x 20 fcet, Ventilated by windows, Heated by hot air. Well water. Three meals. Coffee if they want it, Drinking-water as wanted. Free of vermin. Required to bathe. Excreta removed and buried. The sick are well cared for in a separate room, with physician and attendant. There is a small farming tract attached, and prisoners work this. The women sew, cook and wash. Supervisor receives \$50 and guard \$30 per month. Religious services on Sunday. Now confined: 1 white woman, 2 white boys; 3 colored women and 12 colored boys.

G. F. HACKETT,

Received September 19, 1908.

Superintendent.

	The state of the s	
TARLU ATER REPORTS	OF COUNTY COMMISSIONERS.	
TABULATED REPURTS	OF COUNTY COMMISSIONERS.	

# REPORTS OF COUNTY

	N	umber	of	Insa	ane.	Ġ.		ed.	Chile	dren.	
	- 1	nmate	5.			inde		ugu			
Homes.	re.	к.		te.	k.	Feeble-minded	Epileptic.	Insane Confined	.e	i,	Building.
	White.	Black.	Total.	White.	Black.	Feel	Epil	Insa	White.	Black.	Built
Alamance	8	10	18	0	0	7	1	0	0	1	frame.
Alexander	13	2	15	3	0	2	2	1	1	0	frame.
Alleghany	3	0	3	0	0	2	0	0	0	0	frame.
Anson	15	9	24	2	0	4	1	0	0	0	frame and
Ashe	12	1	13	0	0	5	2	0	2	1	brick, frame,
Beaufort	7	9	16	0	0	3	0	0	2	0	frame.
Bertie*	3	1	4	0	0	2	0	0	0	0	frame.
Bladen	Hom	e not	in use								
Brunswick	9	0	9	.2	0	2	2	0	0	0	frame.
Buncombe	44	8	52	5	0	12	4	. 4	1	0	brick.
Burke			30	0	0	3	2	0	0	2	
Cabarrus	16	9	25	1	1	5	1	1	0	1	frame.
Caldwell	6	0	6	0	0	5	0	0	0	0	frame.
Camden	1	0	1	0	0	-0	0	0	0	0	frame.
Carteret	No	Home									
Caswell			17	0	0	0	0	0	0	0	
Catawba	13	6	19	1	0	1	0	0	0	1	frame (new),
Chatham	16	15	31	3	5	10	3	2	0	0	frame.
Cherokee			3	1	0	0	0	0	0	0	
Chowan	5	1	6	0	3	0	0	0	0	0	frame.
Clay	1	0	1	0	0	0	0	0	0	0	frame.
Cleveland	11	8	19	0	0	3	2	0	0	0	brick.
Columbus	10	3	13	1	1	1	1	1	0	0	frame.
Craven	2	12	14	0	0	2	1	0	0	0	frame.
Cumberland	10	3	13	2	2	1	1	4	0	0	frame.
Currituck	No	Home					-				
Dare	'0	0	0	0	0	0	0	0	0	0	frame.
Davidson	21	5	26	0	0	0	0	0	0	2	brick and frame,
Davie	2	5	7	1	0	2	1	. 1	0	0	brick.
Duplin	6	1	7	0	0	0	2	0	0	0	brick.
Durham	17	11	28	8	4		1	4	0	1	brick and wood.

## COMMISSIONERS. .

			1			-
Fire Protection.	Insurance.	80	Water Supply.	Ventilation.		Deaths from Sept. 1, 1907, to Sept. 1, 1908.
죠	ra	Heating.	er.	Ĕ		h8
76	ns	at	at	- ut	Food	pt
量	In	H	A	N Y	5	See
wells.	yes.	open fires,	wells.	windows and	sufficient.	6
none, well.	no.	open fires, stoves.	well.	windows and	sufficient.	3
none.	no.	open fires.	spring.	windows and	sufficient.	1
none.	yes.	open fires.	well.	doors. windows and	good.	8
none.	no.	open fires.	spring.	doors, windows and	sufficient.	1
none.	yes.	open fires,	well.	doors. windows and	good.	6
wells,	no.	heaters. open fires.	well and	doors. windows and	sufficient.	2
spring.			spring.	doors.		1
buckets.	yes.	stoves.	well, cisterns.	windows and doors.	good.	0
hose.	yes.	steam heat.	pipe line from river.	windows, doors andventilators.	good.	7
				and ventuators.		
none.	no.	stoves, grates.	well.	windows and	sufficient.	9
none.	no.	open fires,	well.	windows and doors.	good.	1
none.	no.	open fires.	well.	windows and doors.	good.	0
				doors.		
						1
buckets.	to be insur'd.	open fires.	well and spring.	windows and doors.	sufficient.	3
buckets.	no.	open fires.	well and spring.	windows and doors.	sufficient.	5
none.	yes.	open fires.	pump.	windows and	sufficient.	0
none.	no.	heaters. open fires.	well.	doors. windows and	good.	0
wells.	yes.	open fires.	wells.	doors, windows and	sufficient.	6
buckets.	yes.	heaters.	well, pump.	doors. windows and	good.	5
pump.	yes.	open fires.	pump.	doors. windows and	sufficient.	12
none.	yes.	open fires, stoves.	well.	doors. windows and doors.	good. *	5
buckets.	yes.	stoves.	well, cistern,	windows and	sufficient.	0
none.	no.	open fires, stoves,	well,	doors, windows and	sufficient.	1
well.	no.	stoves.	well.	doors.	sufficient.	2
none.	no.	stoves.	pump.	doors. windows and doors.	all they want.	1
buckets.	yes.	stoves, open fires.	wells.	windows and doors.	sufficient.	0

Homes.	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services?
Alamance	yes.	no.	yes.	no.	yes.
Alexander	yes.	no.	yes.	no.	occasional.
Alleghany	yes.	no.	yes,	no.	no.
Anson	yes.	no.	yes.	no.	yes.
Ashe	yes.	no.	yes.	no,	yes.
Beaufort	yes.	no.	yes.	no.	yes.
Bertie*	yes.	no.	yes.	no.	occasional.
Bladen					
Brunswick	yes.	no.	yes.	no.	yes.
Buncombe	yes.	no.	yes.	locked up.	yes.
Burke					
Cabarrus	yes.	no.	yes.	children.	yes.
Caldwell	yes.		yes.	no.	no.
Camden	yes.	no.	yes,	no.	church near.
Carteret					
Caswell					
Catawba	yes.	no.	yes.	no.	once a month.
Chatham	yes.	no.	yes.	locked in	regular.
Cherokee				cell.	
Chowan	not always.	no.	yes.	no.	no.
Clay	yes.	no.	yes.	no.	yes.
Cleveland	yes.	no.	yes.	no.	chapel near.
Columbus	no.	no.	yes.	no.	yes.
Craven	yes.	no.	yes.	no.	yes.
Cumberland	yes.	no.	yes.	no.	yes.
Currituck					
Dare		none.		no.	when there
Davidson	no.	no.	yes.	no.	are inmates.
Davie	no.	no.	yes.	no.	no.
Duplin	yes.	none.	yes.	no.	occasional.
Durham	sometimes.	no.	yes.	no.	twice a
					month.

Does County Physician Make Monthly Inspec- tions?	Is a Record Kept of Inmates?	Average Monthly Per Capita.	Annual Expenditure Exclusive of Farm Products.	Number Receiving Outdoor Relief.	Monthly Per Capita.	Annual Cost of This Class.	Total Annual Amount.
yes.	yes.	\$ 5.50	\$ 1,373.63	62	\$ 1.50	\$1,265,44	\$2,639.07
yes.	yes.	5.00	630.00	15	1.50	270,00	900.00
	no.	5.00	180.00	6	5.00	360.00	540.00
yes.	no.	4.00	1,200.00	90	3.50	1,000.00	2,200.00
not	yes.	5.70	900.00	18	2.00	300.00	1,200.00
regularly.	no.	8.00	1,500.00	100	2.00	2,000.00	3,500.00
yes.	yes.			47	1.331	752.00	752.00
yes.	yes.	6.00	780.00	23	2.00	552,00	1,332.00
yes.	yes.	6.00	5,610.53	45	3,00	2,536.72	8,147.25
			1,500.00	20	3.00	720.00	2,220,00
yes.	yes.	6.00	850.00	50	1.50	1,000.00	1,850.00
yes.	yes.	6.00	500.00	50	1.50	1,000.00	1,500.00
yes.	no.	8.00	100.00				100.00
				45	2.00	1,000.00	1,000.00
			612.00	80	1,50	1,200.00	1,812.00
visits Home weekly.	yes.	6 to 8.00	370.00	63	1.54	1,165.34	1,535,34
yes.	yes.	5.00	2,000.00	90	1.50	2,000.00	4,000.00
			225.00				225.00
yes.	yes.	8.00	600.00	11	2.45		924.00
yes.	yes.	5.00	60.00	6	5.00	520.00	580.00
yes.	yes.	2,50	570.00	100	2.50	2,500.00	3,070.00
visits monthly.	yes.	6.00	1,000.00	50	3.00	1,500.00	2,500.00
yes.	yes.	5.00	840.00	great			840.00
yes.	yes.	4.50	1,664.36	many. 82	2.00	1,952.07	3,616.43
				25	4.00	1,200.00	1,200.00
		8.00	96.00	5	10 and 5.00	250.00	346.00
yes.	yes.	4.50	1,100.00	60	2.50	1,800.00	2,900.00
no.	oral report.	3 to 4.00	450.00	45	1.50	800.00	1,250.00
yes.	no.	5 to 6.00	420.00	114	2.00	2,400.00	2,820.00
yes.	yes.	5.00	3,000.00	110	2.00	3,000.00	6,000.00

			-						-		
		umber nmates		Ins	ane.	nded.		ifined.	Chile	lren.	
Homes.	White.	Black.	Total.	White.	Black.	Feeble-minded	Epileptic.	Insane Confined	White.	Black.	Building.
Edgecombe	12	21	33	1	0	8	2	1	0	0	frame.
Forsyth	24	20	44	3	1	20	2	4	- 0	0	brick.
Franklin	11	14	25	0	1	9	1	0	0	0	frame.
Gaston	10	4	14	1	0	9	1	1	0	0	brick.
Gates	2	4	6	0	0	2	0	0	0	0	frame.
Graham	No	Home							100	l A	The same
Granville	10	12	22	2	5	0	1	0	0	2	brick and
Greene	4	0	4	1	0	2	1	0	0	0	wood. frame.
Guilford	15	20	35	1	1	6	3	2	1	0	brick.
Halifax	12	22	34	0	1	10	4	0	0	1	frame.
Harnett											
Haywood	14	0	14	1	0	3	1				frame.
Henderson	5	0	5	1	0	1	0	1	0	0	frame,
Hertford	3	4	7	0	0	2	1	1	0	0	frame.
Hyde	4	2	6								
Iredell	14	11	25	3	0	11		3	0	1	frame.
Jackson	5	0	5	0	0	1	1	0	0	0	frame.
Johnston	17	4	21	5	0	7	2	3	1	0	frame.
Jones	2	0	2	0	0	0	0	0	0	0	frame.
Lee	No	Home									
Lenoir	12	7	19	0	1	0	1	0	0	0	frame.
Lincoln	13	5	18	2	1	3	0	1	0	0	frame.
McDowell	7	3	10	1	0	4	1	0	1	0	frame.
Macon	7	0	7	0	0	5	0	0	0	0	frame.
Madison	19	0	19	0	0	4	0	0	1	0	frame.
Martin			8	1	0	0	. 2	0			frame.
Mecklenburg	30	26	56	2	4	40	2	4	1	0	brick.
Mitchell†											
Montgomery	6	4	10	0	0	1	0	0	1	0	brick.
Moore	7	6	13	1	1	0	0	1	0	0	frame.
Nash	13	7	20	2	0	4	1	0	3	1	frame.

†No Home. One white male boarded in private family.

i						2
Fire Protection.			Water Supply.			4
peg	e e		Idi	Ventilation.		Deaths from Sept. 1, 1907, t Sept. 1, 1908.
ro	ne	bi	Si Si	ati		41.1
Δ.	nsurance.	Heating.	le r	ţį.	<del>-i</del>	- E
ire	าธน	<u>8</u>	la la	e e	Food.	ea eb
<u>F4</u>	_=	Д Д	<b>S</b>	. >	Œ	Dww
none.	yes,	open fires, heaters.	wells,	windows and doors.	sufficient.	11
tank ex- tinguishers.		steam heat.	well.	windows, doors and transoms.	sufficient.	4
water.	no.	stoves.	well.	windows and	sufficient.	11
buckets.	yes.	steam.	well.	windows, doors	sufficient.	6
well.	yes.	stoves.	well.	and transoms.	sufficient.	2
				doors.		
					m	
none.	yes.	open fires.	well.	windows and doors.	sufficient.	
buckets.	yes.	open fires, stoves,	well.	windows and doors.	sufficient.	3
well, bar- rels.	yes.	open fires, stoves,	well.	windows and doors.	sufficient.	12
none.	no.	open fires.	well.	windows and	sufficient.	12
				doors,		
none.	no.	open fires,	spring.	windows and	sufficient,	0
none.	yes.	stoves.	well.	doors.	sufficient.	1
wells.	yes.	open fires.	well, pump.	doors, windows and	sufficient.	1
wells.	y ca.	open mes.	wen, pump.	doors.	sumetent.	1
well,	no.	open fires,	well, spring.	windows and	sufficient.	2
spring.	no.	stoves. open fires.	spring.	doors. windows and	sufficient.	1
well.	yes.	stoves,	wells.	doors, windows and	good.	4
				doors.	9	
none.	no.	open fires.	well.	windows and	good.	2
1						
buckets.	yes.	open fires.	pump.	windows and	sufficient.	6
none.	no.	open fires.	well.	doors. windows and	good.	2
none.	yes.	open fires.	well.	doors. windows and	sufficient.	0
buckets.	yes,	open fires.	well.	doors, windows and	good.	0
none,	yes,	stoves. hot air.	tanks.	doors.	good,	0
				doors.		
none.	yes.	open fires.	wells.	windows and doors.	sufficient.	0
none.	yes.	steam heat.	well, spring.	windows and doors.	sufficient.	12
						1
(new).	not yet.		well.	windows and	good,	1
none.	no.	open fires.	well, spring.	windows and	good.	2
none.	yes.	open fires.	well.	doors, windows and doors,	good.	2

Homes.	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services?
Edgecombe	yes.	no.	yes.	no.	occasional.
Forsyth	no.	no.	yes.	no.	yes.
Franklin	yes.	no.	yes.	no.	yes.
Gaston	yes.	no.	yes.	no.	regular
Gates	no.	no.	yes.	no.	services.
Graham					
Granville	yes.	no.	yes,	no.	yes.
Greene	yes.	no.	yes.	no.	no.
Guilford	not	not as a	yes.	mild pun-	yes.
Halifax	always. nearly all.	no.	yes.	no.	occasional.
Harnett					
Haywood	yes.	no.	yes.	no.	yes.
Henderson	yes.	no.	yes.	no.	yes.
Hertford	no.	no.	yes.	no.	occasional.
Hyde					
Iredell	yes.	no.	yes.	no.	yes,
Jackson	yes.	no.	yes.	no.	occasional.
Johnston	no.	no.	yes.	no.	yes.
Jones	yes.	no.	yes.	no.	no.
Lee					
Lenoir	no.	no.	yes.	no.	yes.
Lincoln	yes.	no.	yes.	no.	yes.
McDowell	no.	no.	yes.	no.	occasional.
Macon	no.	no.	yes.	no.	no.
Madison	yes.	no.	yes,	no.	no.
Martin	yes.	no.	yes.	no.	occasional.
Mecklenburg	no.	no.	' yes.	confine- ment,	no.
Mitchell					
Montgomery	sometimes.	no.	yes.	very little.	occasional.
Moore	no.	no.	yes.	no.	no.
Nash	yes.	no.	yes.	no.	no.

Does County Physician Make Monthly Inspec- tions?	Is a Record Kept of Inmates?	Average Monthly Per Capita.	Annual Expendi- ture Exclusive of Farm Products.	Number Receiving Outdoor Relief.	Monthly Per Capita.	Annual Cost of This Class.	Total Annual Amount.
yes,	yes.	\$ 8.00	\$ 2,300.00	100	\$ 1.00	\$1,200.00	\$3,500.00
yes.	yes.		2,000.00	7		400.00	2,400.00
yes.	yes.	6.50	1,000.00	73	4.00	2,504.00	3,504.00
yes.	yes.	6.50	1,000.00	65	1.90	1,500.00	2,500.00
no.	no.	8,00	500.00	4	2.50	125.00	625.00
	~~~			8	5.00	444.00	444.00
when sent	yes.	4.50	1,800.00	100	1.25	1,500.00	3,300.00
for, yes,	yes,	9.00	500.00	44	2.00	1,000.00	1,500.00
visits Home	yes.	5,00	1,493.00	75	2.00	1,500.00	2,993.00
as needed. yes.	yes.	6.00	2,300.00	~~			2,300.00
		9.00	432.00	35	2,50	1,050.00	1,482.00
yes.	yes.	6.00	1,008.00	7	3.00	240.00	1,248.00
yes.	yes.	10.00	600.00	36	3.50	1,200.00	1,800.00
yes.	we will.	4.25	350.00	16	2.00	400.00	750.00
		5.00	1,500.00	65	1.00	800.00	2,300.00
yes.	yes.	15.00	600.00	20	5.00	150.00	750.00
yes,	yes.	6.00	1,500.00	115	1.25	1,600.00	3,100.00
yes.	yes.	8.00	350.00	11	2.25	350.00	700.00
occasional.	yes.	8.00	720.00	18	2.00	400.00	1,120.00
yes.	yes.	6.90	1,116.00	35	1.47	618.00	1,734.00
no.	yes.	6.50	250.00	23	1.50	450.00	700.00
no.	yes.	6.50	600.00	19	2.25	550.00	1,150.00
yes.	no.	5.25	1,000.00	20	2.00	480.00	1,480.00
yes.	no.	15.00	1,200.00	100	2.75	4,000.00	5,200.00
yes.	yes.	5.00	3,000.00	6	2.50	300.00	3,300.00
		9.00	204.00	2	4.00	96.00	300.00
sees well	yes.	8.50	1,100.00	50	2.00	1,200.00	2,300.00
after things frequently	no.	8.50	1,200.00	41	3.10	1,500.00	2,700.00
visits.	yes.	4.00	1,200.00	66		400.00	1,600.00

		mber nmates		Insa	ne.	ded.		fined.	Chile	iren.	
Homes.	White.	Black.	Total.	White.	Black.	Feeble-minded	Epileptic.	Insane Confined.	White.	Black.	Building.
New Hanover	6	11	17	6	0	12	4	0	0	0	brick.
Northampton	8	26	34	1	1	4	4	0	0	1	frame.
Onslow	Build	ing a	Hom	e.							
Orange	12	3	15	0	0	8	0	0	0	0	brick.
Pamlico	.5	4	9	0	0	0	1	0	0	0	frame.
Pasquotank	10	9	19	0	1	6	3	1	0	0	frame,
Pender	0	0	0	0	0	0	0	0	0	0	frame.
Perquimans	3	6	9	2	0	0	2	1	0	0	
Person	5	2	7	0	0	0	1	0	0	0	brick.
Pitt	16	8	24	1	0	6	3	1	0	0	frame.
Polk	4	0	4	0	0	2	0	0	1	0	frame.
Randolph	18	5	23	6	0	11	3	0	0	2	frame.
Richmond	14	7	21	0	0	4	2	0	0	0	frame.
Robeson	8		8	0	0	0	0	0	0	0	frame.
Rockingham	25	9	34	4	1	5	0	4	1	1	brick.
Rowan	8	8	16	0	0	1	0	0	0	0	frame.
Rutherford	27	-10	37	3	3	5	2	some-	5	2	frame.
Sampson	10	5	15	0	0	3	0	times.	0	0	frame.
Scotland	1	1	2	0	0	0	0	0	0	0	frame.
Stanly	9	1	10	0	0	8	1	0	0	0	frame.
Stokes	14	4	18	1	0	6	2	0	0	0	frame.
Surry*	16	1	17	0	0	6	0	1	2	. 0	frame.
Swain	2	0	2	0	0	0	0	0	1	0	
Transylvania	11	0	11	2	0	8	2	1	6	0	frame.
Tyrrell	1	1	2	0	0	0	1	1	0	0	frame.
Union	19	12	31	3	1	8	4	3	1	0	brick.
Vance	7	7	14	0	0	0	0	0	0	0	frame.
Wake	38	44	82	11	21	6	8	2	1	1	frame.
Warren			16	0	1	0	1	1	. 0	0	
Washington	0	1	1	0	0	1	0	0	0	0	frame.
Watauga	9	1	10	1	0	1	1	1	1	0	frame.

Fire Protection.	Insurance.	Heating.	Water Supply.	Ventilation.	Food.	Deaths from Sept. 1, 1907, to Sept. 1, 1908.
	П					= 30102
fire extin- guisher.	yes.	steam.	cistern.	transoms, doors	sufficient.	2
buckets.	yes.	open fires.	wells.	windows and	good.	2
11 - 11 - 1	1			doors.		
buckets.	yes,	open fires.	wells.	windows and doors.	good.	4
buckets,		stove.	well.	windows and doors.	sufficient.	1
barrels. buckets.	yes.	stoves.	well, pump.	windows and doors.	good.	5
well.	yes.	open fires.	well.	windows and	good.	0
well.		stove.	well.	windows and doors.	good.	1
well.	no.	open fires.	well.	windows and doors.	good.	0
buckets.		open fires.	well.	windows and doors.	good.	6
buckets.	no.	open fires.	well,	windows and doors.	good.	0
none.	no.	open fires, stoves,	well.	windows and doors.	abundant.	0
buckets.	yes.	open fires.	good water.	windows and	good.	6
buckets.	yes.	open fires.	wells.	windows and doors.	sufficient,	1
none.	yes.	open fires.	well.	windows and	sufficient.	10
well and barrels,	yes.	open fires, stoves.	well.	windows, tran- soms, doors.	sufficient.	3
none.	no.	stoves.	wells.	windows and doors.		0
none.	no.	stoves, open fires.	wells.	windows and doors.	sufficient.	5
wells.	yes.	open fires.	wells,	windows and	good.	4
buckets.	no.	open fires.	well.	windows and doors.	sufficient.	4
none.	no.	open fires.	spring.	windows and	sufficient.	2
none.	no.	open fires.	spring.	windows and doors.	sufficient.	2
none.	no.	open fires.	excellent.	windows and doors.	sufficient.	0
none.	no.	open fires.	spring.	windows and doors.	sufficient.	0
buckets.	no.	wood heaters.	well.	windows and doors.	sufficient.	0
fire com-	yes.	open fires.	city water.	windows and doors.	sufficient.	5
well.	no.	open fires.	well.	windows and doors.	sufficient.	0
buckets.	yes.	open fires.	wells.	windows and doors.	sufficient.	28
						5
none.	yes.	open fires.	pump.	windows and doors.	sufficient.	4
none.	no.	open fires, stoves.	springs.	windows and doors.	sufficient.	0

				-	
Homes.	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services?
New Hanover	yes.	no.	yes.	no.	yes.
Northampton	yes.	no.	yes.	no.	no.
Onslow					
Orange	yes.	no.	yes.	no.	yes.
Pamlico			yes.	no.	yes.
Pasquotanle	when	no.	fairly well.	no.	yes.
Pender	required.		yes.	no.	yes .
Perquimans					
Person	no.	no.	yes.	no.	yes.
Pitt	no.	no.	yes.	no.	yes.
Polk	yes.	no.	yes.	no.	occasional.
Randolph	yes.	no.	yes.	no.	no.
Richmond	yes.	yes.	yes.	no.	occasional.
Robeson	yes.	no.	yes.	no.	yes.
Rockingham	no.	no.	yes.	no.	no.
Rowan	yes.	no.	yes.	no.	yes, chapel.
Rutherford		no.	yes.	no.	
Sampson	yes.	no.	yes.	no.	occasional.
Scotland	yes.		yes.	no.	
Stanly	yes.	no.	yes.	no.	yes.
Stokes	yes.	no.	yes.	no.	yes.
Surry	services afterwards.	no.	yes.	yes, licks with small switch.	yes.
Swain	yes.	no.	yes.	no.	no.
Transylvania	yes,	no.	yes.	no.	occasional.
Tyrrell	yes.	no.	yes.	no.	yes.
Union	yes.	no.	yes.	no.	yes.
Vance	yes.	no.	yes.	no.	chapel.
Wake	yes.	no.	yes.	no.	chapel, yes.
Warren					
Washington	no.		yes.	no.	occasional.
Watauga	yes.	no.	yes.	no.	yes.

Does County Physician Make Monthly Inspec- tions?	Is a Record Kept of Inmates?	Average Monthly Per Capita.	Annual Expenditure Exclusive of Farm Products.	Number Receiving Outdoor Relief,	Monthly Per Capita,	Annual Cost of This Class.	Total Annual Amount.
yes.	yes.	\$ 7.00	\$ 2,675.00	200	\$	\$3,500.00	\$6,175.00
yes.		6.50	1,800.00	46	1.33	800.00	2,600.00
				85	3.25	2,750.00	2,750.00
yes.	yes.	5,00	800.00	20	1.25	300.00	1,100.00
		2.00	864.00	17	3.00	612.00	1,476.00
yes.	yes.	7.00	2,200.00	50	2.00	1,100.00	3,300.00
yes,	yes.			40	2,00	1,000.00	1,000.00
				50	5.00	1,068.00	1,068.00
yes.	yes.	6.00	self-sus- taining.	100	1.00	1,200.00	1,200.00
yes,	yes.	8.50	1,800.00	115	2.00	2,100.00	3,900.00
yes.	no.	8.00		2	5.00	120.00	120.00
yes.	yes.	5.00	1,100.00	60	1.50	1,000.00	2,100.00
yes.	yes.	10.00	3,000.00	150	1.163	2,000.00	5,000.00
yes.	yes.	7,50	720.00	100	2.50	1,800.00	2,520.00
yes.	yes.	5.00	2,000.00	75	1.75	1,206.00	3,206.00
yes.	yes.		2,000.00	226	.831	1,000.00	3,000.00
	yes.				2.50	1,000.00	1,000.00
yes.		6.00	1,100,00	40		1,000.00	2,100.00
yes.	yes.	8.00	1,000.00	30		480.00	1,480.00
no.	yes.	4.40	500.00	40	1.80	850.00	1,350.00
yes.	yes.	5.00	1,200.00	46		478.50	1,678.50
yes.	no.		1,200.00		************	1,726.00	2,926,00
yes.	no.	8,00	300.00	16	6.00	1,200.00	1,500.00
yes.	no.	6 to 10.00	700.00	15 to 20	3.50	300.00	1,000.00
yes.	no.	8.50	204.00	11	3.77	228.00	510,00
yes.	yes.	6.00	2,000.00	88	1.50 to 3.00	2,500.00	4,500.00
yes.	yes.	7.00	600.00	43	2.00	1,032.00	1,632.00
yes.	yes.		8,000.00	120	1.00	1,200.00	9, 200, 00
		8.00	1,920.00	60	1.47	1,058.40	2,978.40
yes,	yes.	5.00	250.00	15	2.00 to 2.25	350.00	600.00
yes.	no.	4.50	1,000.00	40	1.50	1,500.00	2,500.00

	Number of Inmates.			Insane.		ded.		fined.	Chile	lren.	
Homes.	White.	Black.	Total.	White.	Black,	Feeble-minded.	Epileptic.	Insane Confined	White.	Black.	Building,
Wayne	9	14	23	1	3	0	3	1	0	0	frame,
Wilkes	17	0	17	4	0	0	0	1	_ 0	0	frame.
Wilson	9	13	22	5	5	7	0	0	0	0	frame.
Yadkin	26	1	27	1	0	2	1	1	3	0	frame.
Yancey	5	0	5	0	0	0	0	0	1	0	frame.
Total	904	529	1.507	110	69	344	103	60	38	23	

Total, 1,507-color of 74 not given.

*Contract let for brick building.

Total ----- 626

Fire Protection.	Insurance.	Heating.	Water Supply.	Ventilation.	Food.	Deaths from Sept. 1, 1907, to Sept. 1, 1908.
well.	yes.	open fires, stoves.	well.	windows and doors,	sufficient.	4
none.	no.	heaters.	spring.	windows and doors.	sufficient.	2
buckets.	yes.	open fires, stoves,	wells.	windows and	sufficient.	6
none.	no.	open fires.	well, spring.	windows and doors.	sufficient.	4
buckets.	no.	open fires, stoves.	good.	windows and doors.	sufficient.	
						303

Homes.	Christian Burial.	Are Tuberculous Persons Allowed to Sleep in the Same Room with Other Inmates?	Are the Sick Well Cared for?	Punishment.	Religious Services?
Wayne	yes.	no.	yes.	no.	yes.
Wilkes	yes.	no.	yes.	no.	occasional.
Wilson	no.	no.	yes.	no.	yes.
Yadkin	yes.	no.	yes.	no.	yes.
Yancey	yes.	no.	yes.	no.	no.

Does County Physician Make Monthly Inspec- tions?	Is a Record Kept of Innates?	A wanger Monthly	Per Capita,	Annual Expenditure Exclusive of Farm Products.	Number Receiving Outdoor Relief.	Monthly Per Capita,	Annual Cost of This Class.	Total Annual Amount.
yes.	yes.	\$	8.00	\$ 1,000.00	150	\$	\$ 250.00	\$1,250.00
yes.	no.		4.25	868.70	75	1.00	900.00	1,768.70
yes.	yes.		8.00	600.00	200	2.00	4,800.00	5,400.00
yes.	yes.		6.00	300.00	4	3.00	400.00	700.00
yes.	yes.		6.25	500.00	14	3,00	504.00	1,004.00

Annual expenditures exclusive of farm products, \$100,861.69; number receiving outdoor relief, 6,011; annual cost of this class, \$103,533.76; total annual amount, \$204,395.45.

Prisons.	White Males.	White Females.	Black Males.	Black Females.	Total.	Material and Size,	Number of Cells and Size.
Alamance	5	1	7	1	14	brick.	7 cells, 8x8.
Alexander	0	0	0	0	0	brick.	1 cell, 10x12.
Alleghany	0	0	0	0	0	brick and wood.	6 cells, 8x10.
Anson*	3	0	11	0	14	brick.	3 cells, 7x9.
Ashe	0	0	0	0	0	brick.	2 cells, 8x8.
Beaufort	5	0	6	1	12	brick.	6 cells, 7½x7½.
Bertie	0	0	0	0	0	brick, 3 rooms.	2 cells.
Bladen	0	0	7	0	7	brick,	6 cells, 7x8.
Brunswick	0	0	4	0	4	brick.	2 cells, 4 rooms.
Buncombe	8	1	6	2	17	brick and steel,	16 cells, 12x14.
Burke	2	0	3	0	5	14 rooms.	
Cabarrus	1	0	0	0	1	brick.	6 cells, 12x14.
Caldwell	1	0	1	0	2	brick.	8 cells.
Camden	1	0	0	0	1	brick.	3 cells, 12x12.
Carteret	1	0	1	0	2	brick.	4 rooms.
Caswell*	0	0	0	0	0		
Catawba	2	0	1	0	3	brick,	8 cells, 8x10.
Chatham	0	.0	0	0	0	brick.	6 cells, 12x12, 6x12,
Cherokee*	0	0	0	0	0		6X12.
Chowan*	0	0	3	1	4	brick.	2 cells,
Clay	0	0	0	0	0	frame.	2 rooms.
Cleveland	1	> 1	11	0	13	brick.	6 cells, 8x12.
Columbus	0	0	2	0	2	brick.	5 cells.
Craven	2	0	4	2	8	brick.	12 cells, 6x10.
Cumberland	1	0	5	2	8	brick.	20 cells, 6x8.
Currituck	0	-0	1	0	1	brick.	4 cells, 8x8.
Dare	0	0	0	0	0	frame.	no cells.
Davidson	1	0	2	1	4	brick.	3 cells, 6½x15.
Davie	0	0	0	0	0	brick.	5 cells.
Duplin	0	0	1	0	1	brick.	8 cells.
Durham	4	0	4	0	8	brick.	12 cells, 8x12.

How Many in a Cell?	Is the Prison Ever Overcrowded?	Are Windows Obstructed?	Ventilation.	Fire Protection.	Heat.
3	nó.	shutters.	windows.	city water.	stoves.
	no.	bars.	windows and	well.	open fires.
	no.	~~~~~~~~	doors. windows and	none.	stoves.
3	seldom.	bars.	doors. windows and doors.	waterworks.	heater.
	no.	bars.	windows and	none.	stoves.
4	yes.	bars.	doors. windows and	waterworks.	heaters.
	no.	screens,	doors.	buckets.	furnace.
6	no.	bars.	doors, flue, windows and	force pump,	furnace.
4	no.	+	doors. windows and	hose. fireproof.	stoves.
4	no,	wire screens.	doors top of building.	fireproof.	steam.
6	no.	bars.	windows and doors.	waterworks.	furnace.
1	no.	wire screens.	windows and doors.	fireproof	stoves.
1	no.	bars.	windows and doors.	none.	stoves.
1	no.	bars.	flues, windows and doors.	fire depart- ment.	stoves.
2	seldom,	bars.	windows and doors.	pump, buckets.	stove, fire-
2 to 6	no.	screens.	windows and doors.	buckets.	stoves.
2	no.	bars.	windows and doors.	city depart- ment.	heater.
0	no.	no.	one door.	none.	stoves.
3 to 4	no.	bars.	windows and doors.	wells.	furnace.
1 to 8	yes.	bars.	windows and doors.	none.	heaters.
4	no.	no.	windows and doors.	extinguisher.	steam.
2	seldom,	bars.	windows and doors.	fire depart- ment,	steam,
	no.	no.	windows and doors.	fireproof.	stoves.
		no.	windows and doors.	water and buckets.	stove.
3	not lately.	bars.	windows and doors.	fireproof.	steam.
	no.	bars.	windows and well.		stove.
1	no.	bars, screens.	windows and doors.	fireproof.	stove.
4		bars.	windows and doors.	fire depart- ment.	stoves.

		REFUI	nis or c	OUNTY COM
Prisons.	Bedding.	Sexes Separated?	Children in Separate Cells?	How Often is Drinking-water Furnished?
Alamance	sufficient.	yes.	none.	in cells.
Alexander	sufficient.		none.	as needed.
Alleghany	sufficient.		yes.	when called for.
Anson	sufficient.	yes.	yes.	all the time.
Ashe	sufficient.	yes.	no.	twice daily.
Beaufort	sufficient.	separate cells.	no.	all the time.
Bertie	sufficient.	yes.	yes.	2 or 3 times daily.
Bladen	sufficient.	yes,	none.	twice daily.
Brunswick	sufficient.	yes.	yes.	twice daily.
Buncombe	sufficient.	yes.	yes.	all the time.
Burke				
Cabarrus	sufficient.	yes.	no.	three times a day.
Caldwell	sufficient.	yes,	none.	as wanted.
Camden	sufficient,	yes,	yes.	as wanted.
Carteret	sufficient.	yes.	none.	as wanted.
Caswell				
Catawba	sufficient.		none.	in the jail.
Chatham	sufficient,	yes.	yes.	twice daily.
Cherokee				
Chowan	sufficient.	yes.	yes.	as needed.
Clay	sufficient.		none.	as needed.
Cleveland	sufficient.		none.	4 to 5 times daily.
Columbus	sufficient.	yes.	no.	3 to 4 times daily.
Craven	sufficient.	yes.	none.	as needed,
Cumberland	sufficient.	yes,	yes.	
Currituck	as needed.	yes.	yes.	twice daily.
Dare	as needed.	yes.	none,	as needed.
Davidson	sufficient.	yes.	yes.	as wanted.
Davie	sufficient.	yes.	none.	as needed.
Duplin	sufficient,	yes.	none.	city water.
Durham	sumeient.	yes.	110.	city water.

_					
90					
Daily Allowance of Food.	Coffee or Other Warm Drink?	90	4		
Mo	i i i	onr.	f.		n e
i.	Dr	H-S	ion	n?	reliti
200	ee Lu	uls.	vis	in.	Dos
Daily A	Coffee or Othe Warm Drink?	Meals. Hours of Service.	Provision for Bathing?	Vermin?	Disposition of Excreta.
н о		F 0			
sufficient.	yes, in winter.	2 meals.	basin.	no.	sewerage.
sufficient.	yes.	, 3 meals, 7, 12 and 6.	none.	no.	buried.
sufficient.	yes.	3 meals.	none.	no.	buckets.
1 lb, meat, 1 lb, meal,	yes.	2 meals, 8 and 2.		no.	sewerage.
sufficient.	yes.	3 meals.	none especially,	no.	removed.
sufficient.	no.	2 meals, 9 and 3.	bath tub.	no.	sewerage.
sufficient.	no.	3 meals.	pans.	no.	sewerage.
sufficient.	no.	2 meals, 9 and 3.	buckets.	no.	pipe.
sufficient.	when sick.	2 meals, 9 and 2.	buckets.	no.	sewerage.
sufficient.	yes.	3 meals, 7, 1 and 7.	bath rooms.	no.	sewerage.
	no.	2 meals, 8 and 2.	none.	no.	sewerage,
sufficient.	once a day.	8 meals.	bath tubs.	no.	sewerage.
sufficient.	yes.	3 meals.	basins.	no.	buckets.
sufficient.	yes.	3 meals.	basins, buckets.	no,	buckets.
sufficient.	yes.	3 meals.	pans.	no.	sewerage.
sufficient.	yes.	2 meals, 8 and 2.	tubs.	no.	removed in buckets.
sufficient.	no.	2 meals.	lavatories.	no.	sewerage.
sufficient.	yes.	3 meals.	none.	no.	pipe.
sufficient.	sometimes.	2 meals, 7 and 1.	poor,	no.	sewerage.
sufficient.	yes.	2 meals, 8 and 1.	tub.	no.	buckets.
sufficient.	sometimes.	2 meals, 9 and 2.	shower bath.	no.	sewerage.
sufficient.	yes.	2 meals, 8 and 3.	bath tubs.	no.	sewerage.
sufficient.	yes.	2 meals, 10 and 3.	basins.	no.	pipes.
sufficient.	yes.	3 meals.	buckets.	no.	buried.
sufficient.	yes.	3 meals, 7, 12 and 6.	none.	no.	sewerage.
sufficient.	yes.	3 meals.	tubs.	no.	thrown out.
sufficient.	sometimes.	2 meals, 8:30 and 3.	basins.	no.	sewerage.

-				
Prisons.	Are Prisoners Required to Clean Their Cells?	Means of Cleansing.	Religious Services?	Deaths from Sept. 1, 1967, to Sept. 1, 1968.
Alamance	yes.	scrubbing.	occasionally.	none.
Alexander	yes.	scrubbing.	no.	none.
Alleghany	yes.	adequate.	no.	none.
Anson		adequate.	no.	none.
Ashe	yes.	pump.	no.	none,
Beaufort	yes.	disinfectants.	no.	none.
Bertie	yes.	disinfectants.	no.	none.
Bladen	yes.	hose, broom.	no.	none.
Brunswick	no.	hose.	occasional.	none.
Buncombe	yes.	disinfectants.	yes.	none.
Burke				none.
Cabarrus	yes.	disinfectants.	yes.	none.
Caldwell	yes.		occasional.	none.
Camden	yes.	scoured.	occasional.	none.
Carteret		daily attention.	sometimes.	none.
Caswell				none.
Catawba	yes.	disinfectants.	yes.	none.
Chatham	yes.	scouring.	no.	one.
Cherokee				none.
Chowan	yes.	disinfected,	no.	none.
Clay	no.	painted. the best.	yes.	none.
Cleveland	no.	all sorts.	occasional.	none.
Columbus	no.	scrubbing.	yes.	none.
Craven	yes.	scrubbing.	occasional.	none.
Cumberland	yes.	disinfectants.	occasional.	two.
Currituck	yes.	flushed from	no.	none.
Dare	to sweep.	tank. brooms.	would have	none.
Davidson	yes.	scouring.	if needed.	none.
Davie	yes.	buckets.	no.	none.
Duplin	yes.	waterworks.	-yes.	none.
Durham	yes.	soap and water.	yes.	none.

MISSIONERS-CONTINUED.

Tinsane. Tinsane.						
none. 0 0 no. yes. yes. yes. none. 0 0 no. no. yes. yes. none. none. 1 0 no. yes. yes. yes. none. none	ners?	Insa	ine.			at sect
none. 0 0 no. yes. yes. none. 0 0 no. no. yes. yes. none. none. 0 0 no. no. yes. yes. yes. none. no. yes. yes. yes. none. none. none. no. no. yes. yes. yes. none. none. no. no. yes. none. none. none. non. yes. no. yes. yes. no. none. none. none. non. yes. yes. no. none. none. non. no. yes. yes. no. none. none. non. no. yes. yes. no. none. none. none. non. no. yes. yes. no. none. none. none. non. no. yes. yes. no. none. none. none. non. no. yes. yes. yes. none. none. none. non. no. yes. yes. yes. none. none. none. non. yes. yes. yes. yes. none. none. none. non. yes. yes. yes. yes. yes. yes. none. none. none. non. yes. yes.	Tuberculous Prisoners Con fined with Oth	White.	Black.	Punishment.	Record Kept?	Superintender of Health Ins Monthly and Report?
none, 0 0 no, yes, yes, yes, none, no, yes, yes, yes, yes, none, none, no, yes, yes, yes, yes, yes, none, no, yes, none, none, none, no, yes, no, yes, none, none, none, no, yes, yes, no, none, yes, yes, yes, none, none, none, none, none, none, none, yes, yes, yes, yes, none, none, none, none, none, none, yes, yes, yes, yes, yes, none, none, none, none, none, yes, yes, yes, yes, none, none, none, none, none, yes, y	none.	0	0	no.	yes.	
1	none.	0	0	no.	no.	yes.
none, n	none.	0	0	no.	yes.	
none, no means of separation. none. 0 0 no. yes. no. none. none. 0 0 none. yes. yes. yes. none. none. 0 0 no. yes. yes. yes. separated from others. none. 0 0 no. yes. yes. none. n		1	0	no.	yes.	yes.
means of separation. none. none. none. 0 0 no. no. none. 0 0 no. no. yes. none. 0 0 no. no. no. none. 0 0 no. no. none. 0 0 no. no. none. 0 0 no. no. yes. yes. yes. yes. yes. yes. yes. none. 0 0 no. no. yes. yes. yes. yes. yes. none. 0 0 no. no. yes. yes. yes. yes. yes. yes. none. 0 0 no. no. yes. yes. yes. yes. yes. none. 0 0 no. no. yes. yes. yes. yes. no. none. 0 0 no. yes. yes. yes. no. ono, yes. yes. no. ono, none. 0 no. yes. none. ono, none. 0 no. yes. no. none. ono, none. ono, yes. no. none. ono, yes. yes. no. none. ono, yes. yes. no. none. ono, yes. no. none. ono, yes. yes. yes. no. none. ono, yes. yes. yes.	none.	0	0	no.	yes.	yes.
none. 0 0 no. no. yes. yes. none. no. no. yes. none. none. 0 0 no. no. yes. yes. yes. separated from others. 0 0 no. no. yes. yes. yes. none. none. 0 0 no. no. yes. yes. none. none. 1 no. no. yes. yes. yes. none. no. no. yes. yes. none. none. no. no. yes. no. yes. no. no. yes. no. none. no. yes. no. none. no. yes. no. none. no. yes. no. none. none. no. yes. yes. no. none. none. none. no. yes. yes. no. none. none. none. no. yes. yes. no. none. none. none. no. yes. yes. yes. none. none. none. no. yes. yes. yes. none. none. none. no. yes. yes. yes. no. none. none. none. no. yes. yes. yes. no. none. none. none. no. yes. yes. yes. no. none. none. none. no. yes. yes. yes. yes. none. none. none. none. no. yes. yes. yes. yes. none. none. none. none. no. yes. yes. yes. yes. none. none. none. none. none. yes. yes. yes. yes. yes. none. none. none. none. none. yes. yes. yes. yes. yes. yes. yes. ye	none, no	0	0	no.	yes.	no.
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Prisons.	White Males.	White Females.	Black Males.	Black Females.	Total.	Material and Size.	Number of Cells and Size.
Edgecombe	1	0	0	0	1	brick.	6 cells, 10x12,
Forsyth	2	2	6	8	18	brick.	8x 12. 5 cells, 8x10.
Franklin	0	0	2	0	2	brick and rock.	4 cells, 6x10,
Gaston	3	0	2	1	6	brick.	4 cells, 8x10.
Gates	0	1	0	0	1	brick.	4 cells, 8x8.
Graham	1	0	0	0	1	brick.	5 cells, 8x10.
Granville	- 1	0	3	2	6	brick.	5 cells, 6x10.
Greene	0	0	2	0	2	brick and wood.	4 cells, 16x12.
Guilford	6	0	23	0	29	brick.	23 cells.
Halifax							
Harnett*	0	0	6	0	6		
Haywood	2	0	0	0	2	brick.	6 cells.
Henderson	1	1	5	2	9	brick.	2 cells.
Hertford	0	0	0	0	0	brick.	3 cells.
Hyde	0	0	0	0	0		
Iredell	1	0	0	1	2	brick.	3 cells, 8x10.
Jackson	6	0	0	0	6		
Johnston	2	0	12	2	16	brick.	8 cells.
Jones	0	0	1	0	1	brick.	3 cells, 5x8.
Lee	Not c	omple	ted.				
Lenoir	2	0	6	0	8	brick.	8 cells, 8x12.
Lincoln	>1	0	1	1	3	hrick.	3 cells, 8x10.
McDowell	5	0	1	1	7	brick,	6 cells, 16x14, 8x10,
Macon	1	0	0	0	1	brick.	2 rooms.
Madison	3	1	0	0	4	brick.	14 cells, 8x8.
Martin	0	-0	0	0	0	brick.	4 cells, 12x12.
Mecklenburg	2	0	14	4	20	brick.	21 cells, 7x8.
Mitchell	8	0	0	0	8	brick.	4 cells.
Montgomery	2	0	2	0	-4	frame, cement and steel.	4 cells.
Moore	1	0	0	0	1	brick.	6 cells, 8x10, 6x8.
Nash	2	0	4	0	6	brick.	5 cells, 6x8.

How Many in a Cell?	Is the Prison Ever Overcrowded?	Are Windows Obstructed?	Ventilation.	Fire Protection.	Heat.
3 to 10	no.	screens, lattice work.	windows and doors, windows and	fire depart- ment. fire depart-	stoves.
2			doors.	ment.	
_		bars.	windows and otherwise.	fire depart- ment.	stoves.
2	no.	bars,	windows and doors.	buckets.	stoves.
2	no,	bars.	windows and doors.	fireproof.	stove.
1		bars.	windows and doors,	none.	stoves.
	no.	bars.	windows and	yes.	stoves.
1		bars.	doors. windows.	buckets.	heaters.
2 to 4		bars.	windows and otherwise.	fire depart- ment.	steam.
2	no.	bars.	windows and doors.	city water.	stoves.
	no.	bars.	windows and doors.	hose.	steam.
	no.	screens.	flue.	fireproof.	furnace.
5 to 6	sometimes.	bars.	windows and doors.	city water.	stoves.
4	no.	bars.	pipe, windows and doors.	none.	stove.
	no.	bars.	windows.	none.	heater.
5	no.	bars.	windows.		
4	no.	bars.	windows.	fire company.	
	not at	bars.	special ventila-	waterworks,	heaters.
1	present.	bars.	tion and windows. windows and	fire dept.	stoves.
4	no.	bars.	doors. windows and	none.	stoves.
2	no.	bars.	otherwise. windows and	hose,	stove.
	yes.	bars.	doors. pipes, windows.	fire depart-	steam.
4	no.	grating.	pipes, windows.	ment. force pump.	stoves.
2	no.	bars.	ventilator in	water in jail.	heaters.
6	no.	bars.	roof. pipe, windows.	none,	steam.
4	no.	bars.	windows and doors.	none.	stove.

	ils or C	OUNII COM		
Prisons.	Bedding.	Sexes Separated?	Children in Separate Cells?	How Often is Drinking-water Furnished?
Edgecombe	sufficient.	different	-yes.	all the time.
Forsyth	sufficient.	cells. yes.	no.	city water.
Franklin	sufficient.	yes.	yes.	city water.
Gaston	sufficient.	yes.	yes.	as needed.
Gates	sufficient.	yes.	yes.	twice daily.
Graham	sufficient.	yes.	none.	as needed.
Granville	sufficient.	yes.	no.	all the time.
Greene	sufficient,	yes.	none.	3 times daily.
Guilford	sufficient.	yes.	no.	as needed.
Halifax				
Harnett				
Haywood	sufficient.	yes.	none.	as needed.
Henderson	sufficient.	yes.	none.	3 times daily.
Hertford	sufficient.	yes.	none.	2 to 3 times daily.
Hyde				
Iredell	sufficient.	yes.	no.	city water.
Jackson				
Johnston	sufficient.	yes.	none.	3 times daily.
Jones	sufficient.	none.	none.	3 times daily.
Lee				
Lenoir	sufficient.	yes.	yes.	all the time.
Lincoln	sufficient.	yes.	none.	3 times daily.
McDowell	sufficient.	yes.	none.	in cells.
Macon	sufficient.	yes.	none.	as needed.
Madison	sufficient.	yes.	yes.	all the time.
Martin	sufficient.	yes.	yes.	twice daily.
Mecklenburg	sufficient.	yes.	no.	all the time.
Mitchell	sufficient.	yes.	none.	all the time.
Montgomery	sufficient.	yes.	with the women.	all the time.
Moore	sufficient.	yes.	none.	3 or 4 times daily.
Nash	sufficient.	yes.	none.	4 to 5 times daily.

Daily Allowance of Food.	Coffee or Other Warm Drink?	Meals, Hours of Service.	Provision for Bathing?	Vermin?	Disposition of Excreta.
sufficient.	if sick.	2 meals, 9 and 4.	bath tubs.	no.	sewerage.
sufficient.	no.	2 meals, 8 and 2.	bath tubs.	no.	sewerage.
sufficient,	yes.	2 meals, 9 and 2.	bath tubs.	no.	sewerage.
sufficient.	yes.	2 meals, 9 and 3.	basins.	no.	sewerage.
2 meals daily.	no.	2 meals, 8 and 2.	tubs.	no.	hauled off.
sufficient.	yes.	3 meals, 7, 12 and 7.	none.	no.	sewerage.
sufficient.	when very cold.	2 meals,	bath tubs.	as free as	sewerage.
sufficient.	if wanted.	3 meals, 6, 12 and 6,	none.	no.	
sufficient.	yes.	2 meals, 7 and 1.	bath tubs.	as free as possible.	sewerage.
*					
sufficient.	ves.	3 meals, 7:30,	tubs.	no.	
sufficient.	yes.	1:30 and 8. 3 meals.	water and	no.	sewerage.
sufficient.	no.	3 meals,	towels.	no.	sewerage.
		o means.	bowis, pans.	no.	sewerage.
sufficient.	yes,	3 meals, 7, 12 and 6.	tubs.	no.	sewerage.
sufficient.	no.	2 meals, 7 and 1.	tubs.	no.	removed.
sufficient.	no.	3 meals, 6, 12	tubs.	no.	buried.
		and 6.			
sufficient.	no.	2 meals, 8 and 3.	bath rooms.	some.	sewerage.
sufficient.	yes.	3 meals.	baths, towels.	no.	buried.
sufficient.	yes.	3 meals.	bath tub.	no.	sewerage,
sufficient.	yes.	3 meals.		no.	pipes.
sufficient.	yes.	3 meals, 7, 12 and 6.	bath tubs.	no.	sewerage.
sufficient.	no.	2 meals, 9 and 3.	tubs, hot and cold water.	no.	sewerage.
sufficient.	no.	2 meals, 7:30 and 2.	bath tubs.	no.	sewerage.
sufficient.	yes.	3 meals, 7, 12 and 6,	tub.	no.	sewerage.
sufficient.	yes.	2 meals, 7 and 4.	tubs.	no.	sewerage.
sufficient.	yes.		tubs.	some times.	sewerage.
sufficient.	no.	2 meals, 9 and 3.	bath tub.	no.	

Prisons.	Are Prisoners Required to Clean Their Cells?	Means of Cleansing.	Religious Services?	Deaths from Sept. 1, 1907, to Sept. 1, 1908.
Edgecombe	yes.	disinfectants.	no.	one.
Forsyth	yes.	disinfectants.	yes.	one,
Franklin	yes.	scrubbing.	yes.	none.
Gaston	yes.	disinfectants.	occasional.	none.
Gates	yes.	swept.	no.	none.
Graham	yes.	sewerage.	no.	none.
Granville	yes.	disinfectants.	no.	none.
Greene	yes.		no.	none.
Guilford	yes.	disinfectants.	yes.	one.
Halifax				
Harnett				none.
Haywood	yes.		yes,	none.
Henderson	yes.	scrubbing.	occasional.	none.
Hertford	yes.	scrubbed.	no.	none.
Hyde				
Iredell	yes.	disinfectants.	occasional.	none.
Jackson				none.
Johnston	yes.	disinfectants.	no.	none.
Jones	yes.	disinfectants.	occasional.	none.
Lee				
Lenoir	yes,	disinfectants.	occasional.	none.
Lincoln	yes.	sweeping.	no.	none.
McDowell	yes.	disinfectants.	very seldom.	one.
Macon	yes.	scrubbing.	occasional.	none.
Madison	yes.	scrubbing.	none.	none.
Martin	yes.	hose.	yes.	none.
Mecklenburg	yes.	disinfectants.	yes.	none.
Mitchell	yes.	scouring.	occasional.	one.
Montgomery	yes.	scrubbing.	occasional.	none.
Moore	yes.	disinfectants.	i no.	none.
Nash	yes.	different things.	no.	none.

Tuberculous Prisoners Con- fined with Others?	Insane,		£3	f?	Superintendent of Health Inspect Monthly and Report?
Tuberculous Prisoners Co fined with Ot			Punishment?	Record Kept?	an an
cul			hm	d F	int to
sor sor	ite	Black.	nis	Joa	Hear
Pri	White.	Bla	Pul	Re	Sur Mo Rep
no.	1	0	no.	yes.	yes.
none.	0	0			
			no.	yes.	yes.
none,	0	0	no.	yes.	yes.
none.	0	0	no.	yes.	yes.
none.	0	0	no.	yes.	no,
none.	1	0	no.		yes.
none.	1	0	no.	yes.	yes.
none,	0	1	no,	yes.	yes.
separated.	0	0		yes.	
	0	0			
none.	1	0	no.	yes.	yes.
none.	0	0	no.	yes.	yes.
none.	0	0	no.	no.	yes.
	0	0			
none.	1	1	no.	yes.	comes when
	0	0			sent for.
none.	0	0	no.	yes.	yes,
none.	0	0	no.	yes.	yes,
none.	0	1	no.	yes.	yes.
none.	0	0	no.	yes.	yes.
none.	1	0	no.	yes.	yes.
none.	0	0	no.	no.	yes.
none.	0	0	no.	yes.	no.
none.	0	0	no.	yes.	yes.
none,	0 .	0	yes, in small cell.	yes.	yes.
none.	2	0	no.	yes.	no.
none.	1	1	no.	not regularly.	yes.
none.	1	0	no.	no.	no.
none.	1	0	no.	yes.	yes.

Prisons.	White Males.	White Females.	Black Males.	Black Females.	Total.	Material and Size.	Number of Cells and Size.
New Hanover	6	0	13	3	22	brick.	
Northampton	0	0	6	0	6	brick.	6 cells, 8x8.
Onslow	0	0	1	-0	1	frame.	2 cells, 8x10.
Orange	3	0	12	0	15		
Pamlico	0	0	3	0	3	brick.	4 cells, 6x10.
Pasquotank	2	. 0	5	0	7	brick.	8 cells.
Pender	0	0	3	0	3	brick,	2 cells, 8x10.
Perquimans*	0	0	0	0	0	Building new jail,	
Person	2	0	2	0	4	brick.	3 cells, 6x6.
Pitt	1	0	14	1	16	brick.	6 cells.
Polk	2	- 0	0	0	2	brick.	2 cells, 8x8.
Randolph	1	0	2	0	3	frame.	4 cells, 12x12.
Richmond	0	0	21	1	22	brick.	4 cells, 12x14,
Robeson	3 1 Ind.	0	14	1	19	brick.	7 cells, 7x7.
Rockingham*	1 Ind.	0	0	0	0	brick and wood.	8 cells, 12x12.
Rowan	0	0	14	3	17	brick, 3 rooms.	19 cells.
Rutherford	3	0	3	0	6	brick and steel.	6 cells, 8x10.
Sampson*	0	0	1	0	1	brick.	4 cells, 8x10,
Scotland	2	0	18	0	20	brick.	6 cells, 6x8.
Stanly	. 1	0	0	0	1	brick.	11 cells.
Stokes	0	0	. 0	0	0	brick.	6 cells, 8x10.
Surry	0	0	2	0	2	brick.	4 cells, 10x10.
Swain	1	0	0	0	1	brick, 2 rooms.	4 cells, 10x12.
Transylvania*	6	0	0	0	6	stone and frame.	4 cells, 12x14.
Tyrrell*	0	0	0	0	0	frame.	none, 4 rooms.
Union	0	0	4	0	4	brick and steel.	8 cells, 6x8.
Vance	9	0	8	3	20	brick.	4 cells, 20x20.
Wake	12	1	12	2	27	brick.	19 cells, 12x14.
Warren*	0	0	3	1	4		
Washington*	1	0	2	0	3		

How Many in a Cell?	Is the Prison Ever Overcrowded? Are Windows Obstructed?		Ventilation.	Fire Protection.	Heat.
none.	no. no.	bars. bars.	windows and doors. windows and doors. windows and doors.	city depart- ment. buckets. from fire department.	steam. stoves. heaters.
8 to 10 2	no. no.	bars, screens, bars,	windows and doors. windows and doors. windows and doors.	fire depart- ment. buckets.	stoves, stoves, furnace,
2 4 to 8	no.	bars.	pipe and windows, windows.	fireproof.	stoves.
2 2	no.	bars.	windows.	buckets.	stoves.
1 to 6	yes.		windows and doors.	none.	hot air.
4	no.	wire screens. screens.	windows.	hose.	steam.
4	no.	bars.	doors, windows, flue.	city fire department.	steam.
4 2	no.	bars.	otherwise.	fireproof.	heater.
2	no. very seldom.	bars.	windows and	city water.	stove, heaters.
	no.	bars.	doors, doors and windows.	buckets.	stoves.
3	no.	bars.	windows and doors. flue, windows	pump.	stoves.
	sometimes.	bars.	and doors. windows and doors,	hose and water.	stoves.
1	no.	bars.	windows and doors.	waterworks.	grates.
0	no.	bars.	windows and doors. windows and	none.	heater.
5	sometimes.	bars.	doors. windows and doors.	department. well.	stoves.
4	sometimes.	bars.	pipe, windows.	city depart- ment.	furnace.

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Prisons.	Bedding.	Sexes Separated?	Children in Separate Cells?	How Often is Drinking-water Furnished?
New Hanover	sufficient.	yes.	yes.	all the time.
Northampton	sufficient,	yes.	no.	pumps.
Onslow	sufficient.	yes.	none.	as wanted.
Orange				
Pamlico	sufficient.	yes.		as wanted.
Pasquotank	sufficient.	yes.	yes.	as wanted.
Pender	sufficient.	yes.	none,	as wanted.
Perquimans				
Person	sufficient.	yes.	yes.	3 times daily.
Pitt	sufficient.	yes.	none.	all the time.
Polk	sufficient.	yes.	yes,	as wanted.
Randolph	sufficient.		none.	3 times daily.
Richmond	sufficient.	yes.	no.	twice daily.
Robeson	sufficient.	yes.	none.	3 times daily.
Rockingham	sufficient.	yes.	yes.	3 times daily.
Rowan	2 to 4 blankets.	yes.	yes.	all the time.
Rutherford	sufficient.	yes.	no.	as needed.
Sampson	sufficient.	yes.	none,	twice daily.
Scotland	sufficient.	yes.	none.	all the time.
Stanly	sufficient.	yes.	yes.	as wanted.
Stokes	sufficient.	yes.	yes.	several times a
Surry	sufficient.	yes.		as wanted.
Swain	sufficient.	yes.	no.	all the time.
Transylvania	sufficient.	yes.	yes.	3 times daily.
Tyrrell	sufficient.	yes.	yes.	as wanted.
Union	sufficient.	yes.	no.	all the time.
Vance	sufficient.	yes.	no, with women.	2 to 6 times.
Wake	sufficient.	yes.	yes.	water in cells.
Warren				
Washington				

e ce	H				1
Daily Allowance of Food.	Coffee or Other Warm Drink?	T.S.	to to		
low	Oir	Meals, Hours of Service.	Provision for Bathing?	~	Disposition of Excreta,
Daily Al	n e	Meals, Hor	isio	Vermin?	sit
Fo	arr	Se	th	erm	Ex
of D	აგ — გ	Jo W	Bar	>	i di
sufficient.	no.	2 meals, 9 and 5.	hot and cold shower.	no.	sewerage.
sufficient,	yes.	2 meals, 9 and 3.	tubs.	no.	sewerage.
sufficient.	yes.	3 meals, 8, 12 and 6.	water.	no.	buckets.
sufficient.			none.	no,	buckets
sufficient.	yes.	2 meals, 9 and 3,	bath tub.	no.	sewerage.
sufficient.	yes.	2 meals, 9 and 4.	tubs.	usually free.	buckets.
sufficient.	yes.	3 meals, 7, 12 and 6.	tubs.	no.	sewerage.
sufficient.	no.	2 meals, 10 and 6.	bath tubs.	no.	sewerage,
sufficient.	yes.	3 meals, 6, 12 and 6.	basins.	no.	buried.
sufficient,	yes.	3 meals,	tubs.	no.	buried.
sufficient.	no.	2 meals, 9 and 2.	bath tubs.	not free.	sewerage.
sufficient.	no.	2 meals, 8 and 1.	tub, shower bath.	no.	sewerage.
sufficient.	yes.	2 meals, 9 and 2.	tubs.	no.	
sufficient.		2 meals, 8 and 2.	3 bath tubs.	no.	sewerage.
sufficient.	yes.	3 meals.	tubs, pans.	no.	sewerage,
sufficient.	yes.	2 meals.	' tubs.	no.	sewerage.
sufficient,	yes.	2 meals, 8 and 1:30.	bath tubs.	no.	sewerage.
sufficient.	yes,	3 meals, 7, 12 and 6.	tubs.	no.	sewerage.
sufficient.	yes.	2 meals, 8 and 3.	tub.		sewerage.
sufficient.	yes.	3 meals.	bath tub.	no.	sewerage.
sufficient.	yes.	3 meals, 7:30, 12 and 6.	none.	no.	sewerage.
sufficient.	yes,	3 meals, 8, 1 and 7.	tubs.	no.	sewerage.
sufficient.	yes.	3 meals, 9, 1 and 6,	basins.	no.	buckets.
sufficient.	yes,	2 meals,	bath tubs.	no.	sewerage.
sufficient.	, yes.	3 meals, 8, 1 and 6.	tubs.	not en- tirely free.	sewerage.
sufficient.	no.	2 meals, 8:30 and 2:30.	bath tubs.	some.	sewerage.
				~	

			01 00.	orier com
Prisons.	Are Prisoners Required to Glean Their Gelis?		Religious Services?	Deaths from Sept. 1, 1907, to Sept. 1, 1908.
New Hanover	yes.	waterworks.	yes.	none.
Northampton	yes.	scouring.	no.	none.
Onslow	no.	scoured.	no.	one.
Orange				
Pamlico			no.	none.
Pasquotank	yes.	soap and	whenever	none.
Pender	yes.	disinfectants. lime, scouring.	wanted.	none.
Perquimans				none.
Person	yes.	disinfectants.	no.	none,
Pitt	yes.	waterworks.	no.	none.
Polk	no.	disinfectants.	yes.	one.
Randolph	yes.	disinfectants.		none.
Richmond	yes.	disinfectants.	no.	one.
Robeson	yes.	serubbing.	occasional.	one.
Rockingham	yes.	disinfectants.	no.	none.
Rowan	yes.	disinfectants.	occasional.	
Rutherford	yes.		no.	none.
Sampson	yes.	waterworks.		none.
Scotland	yes.	soap, whitewash.	yes.	none,
Stanly	yes.	washed out.	yes.	none.
Stokes	yes.	sewer.	yes.	none.
Surry	yes.	lime.	yes.	one.
Swain	no.	disinfectants.	no.	none.
Transylvania	no.	whitewashing.	oceasional.	none.
Tyrrell	yes.	cleaned by jailer.	no.	none.
Union	yes.	scouring.	yes.	none.
Vance	yes.	divest of old clothing and give them new, and wash the same.	no.	· none.
Wake	yes.	hose.	yes.	none.
Warren				
Washington				

ers	Insa	ane.			eci
Tuberculous Prisoners Con- fined with Others?	White.	Black.	Punishment?	Record Kept?	Superintendent of Health Inspect Monthly and Report?
none.	1	1	no.	yes.	yes.
none.	0	0	no.	yes.	yes.
none.	0	0	no.		yes.
none.	0	0	no.		
none.	0	0	no.	yes.	yes.
none.	0	1	no.	yes.	yes.
	0	0			
none.	0	0	no.	yes.	yes,
none.	1	1	no.	yes.	yes.
none,	2	0	no.	no.	yes.
none,	1	0	no.	yes.	yes.
none.	0	0	no.	yes.	no.
none.	0	0	no.	yes.	yes.
none.	0	0	no.	yes.	no.
none.	1	0	no.	yes.	yes.
none.	0	0	no.		yes.
none.	0	0	no.	yes.	yes.
none,	0	0	no.	yes.	yes.
none,	0	0	no.	yes.	no.
none.	0	0	no.	yes.	yes.
none.	0	0	no.	yes.	yes.
none.	0	0	no.	yes.	yes.
none.	0	0	no.	yes.	yes.
none.	0	0	no,	no.	yes.
none,	0	0	no.	yes.	yes.
none.	0	0	no.	yes.	yes.
none.	0	0	no.	yes.	yes.
	0	0			
	0	0			

Prisons.	White Males.	White Females.	Black Males.	Black Females.	Total.	Material and Size.	Number of Cells and Size.
Watauga	1	0	0	0	1	brick.	5 rooms.
Wayne	5	0	20	0	25	brick.	16 cells, 7x9.
Wilkes	9	2	0	0	11	brick, 40x40.	5 rooms, 12x14.
Wilson	1	0	13	6	20	brick.	6 cells, 5x8.
Yadkin	1	0	1	0	2	brick, 5 rooms.	2 cells, 8x10.
Yancey*	0	0	0	0	0	concrete,	
Total	164	11	367	53	595	2 stories.	

^{*}New.

How Many in a Cell?	d d?		Overcrowded? Are Windows Obstructed? Ventilation.		Heat.	
1	no.	bars.	ventilator, windows,	waterworks.	steam.	
4	no.	bars.	ventilators.	city fire department.	furnace.	
		bars.	windows and doors.	tank.	heater.	
4	no.	grating.	windows and doors.	city depart- ment,	stoves.	
1	no.	grating.	windows and doors.	none.	stoves.	
	no.	grating.	windows and doors.	fireproof.	stoves.	

Prisons.	Bedding.	Sexes Separated?	Children in Separate Cells?	How Often is Drinking-water Furnished?
Watauga	sufficient.	yes.	none.	all the time.
Wayne	sufficient.	yes.	none.	all the time.
Wilkes	sufficient,	yes.	yes.	as needed.
Wilson	sufficient.	yes.	yes.	all the time.
Yadkin	sufficient.	yes,	never have	3 times daily.
Yancey	sufficient.	yes.	any. yes.	all the time.

Daily Allowance of Food.	Coffee or Other Warm Drink?	Meals, Hours of Service.	Provision for Bathing?	Vermin?	Disposition of Excreta.
plenty.	yes.	3 meals, 6, 12 and 6.	water.	no.	sewerage.
sufficient.	no.	2 meals, 8 and 1.	bath tubs.	yes.	sewerage.
sufficient.	yes.	2 meals.	yes.	no.	sewerage.
sufficient.	no.	2 meals, 8 and 6.	tubs.	no.	sewerage.
sufficient.	yes.	3 meals.	bath tubs.	no.	sewerage.
sufficient.	yes.		basins.	no.	sewerage.

	Clean			o
Prisons.	Are Prisoners Required to Clean Their Cells?	Means of Cleansing.	Religious Services?	Deaths from Sept. 1, 1907. Sept. 1, 1908.
Watauga	yes.	all modern appliances.	yes.	none.
Wayne	yes.	scouring.	yes.	none.
Wilkes	scrubbing.	no.	none.	none.
Wilson	yes.	scrubbing.	not often.	one.
Yadkin	yes.	lime, brooms.	occasional.	none.
Yancey		scrubbing.	no.	none.
Total				14

Causes of deaths: consumption, 2; insane, 2; epilepsy, 1; heart failure, 2; heart trouble, 1; paralysis, 1; obstruction of the bowels, 1; gun-shot wound, 1; suicide, 1; hanged, 2. Died, 14.

Con- Others?	Ins	ane.		~	ndent Inspect
Tuberculous Prisoners Con- fined with Other	White.	Black.	Punishment.	Record Kept?	Superintendent of Health Inspe Monthly and Report?
none.	0	0	no.	yes.	
none,	0	0	no.	yes.	yes.
			no.		yes.
none.	0	0	no.	yes.	yes,
none.	0	0	no.	yes.	yes,
none.	0	0	no.	yes.	yes.
	20	7			1000

County Camps.	Total Number of Prisoners.	White Males.	Black Males,	Boys Under 16.	Any Female Prisoners?	Are Whites and Blacks Confined in the Same Room?	Are the Sick Well Cared for?
Alamance	4	2	2	0	no.	no.	yes.
Anson	38	1	37	0	no.		
Beaufort (1))				no.	separate camp.	yes.
Beaufort (2)	20	0	20	0	no.	no.	yes.
Bertie	Cam	and	Home	toget		ork on farm	
Buncombe :							
Cabarrus	38	9	29		no.	in same room, but white at one end.	yes.
Columbus	43	11	32	1	no.	no.	yes.
Craven					no.	no,	yes.
Cumberland	24	1	23	0	no.	yes.	yes.
Davidson	9	1	8	0	no.	no.	yes.
Durham	61	0	61		no.	no.	yes.
Edgecombe	38	0	38	0	no.	no.	yes.
Forsyth	100	20	80	1	no.	no.	yes.
Gaston (1)	28	28	0	0	no.	no.	yes.
Gaston (2)	43	0 2	43	2	no.	no.	yes.
Granville	16 36	0	33	0	no.	no.	yes.
Gunford (1)	30	0	00	0	٥	no.	yes.
Guilford (2)	26	13	13	. 0	no.	no.	yes.
Halifax	29	0	29		no.	no.	yes.
Haywood	9	6	3	0	no.	yes.	yes.
Henderson	12	3	9	0	no.	no.	yes.
Iredell	31				no.	no.	yes,
Lenoir					no.	no.	yes.
McDowell	30	9	21	0	no.	no.	yes.

Where and How Cared for?	Deaths Since September 1, 1907, to September 1, 1908.	How Many Known to Have Tuberculosis?	Are They Con- fined in the Same Room at Night With Other Prisoners?	Punishment,	By Whom?	By Whose Authority?
at camp.		none.	no.	yes, whipping.	overseer.	superin- tendent,
at camp.	none.	none,		yes.	superintend- ent.	county com'rs.
at camp.	none.	none.	no, sepa- rate place.	whipped.		county com'rs,
several camps.	none.	none.	no,	none, except confined in steel cells and tobacco cut off.		
camp.	none.	none.	none.	2, five licks with strap.	superintend- ent.	
jail or hospital.	none,	1, pardoned.		flogging.	supervisor,	
jail or hospital.	none.	none,	yes.	light whip- ping.	superintend- ent.	commis- sioners.
physician.	none.	none.	no.	flogging.	superintend- ent.	commis- sioners.
at County Home.	none.	none.		no.		
hospital.	1	none.	no.	no.		
camp and jail hospital. in camp or	none.	none,	no.	flogging.	superintend- ent.	county com'rs.
in jail.	none.					
jail. at camp.	0	none.	no.	whipping.	superintend- ent.	
physician.	(shot).	none.	no.	whipped.	ent.	camp au- thorities.
physician.	none.	none.	no.	whipped.	superintend- ent.	county com'rs.
as doctor directs at camp.	1	none.	none.	3, ten licks each.	superintend- ent.	commis- sioners.
at camp.	none.	none.	yes.	whipping.	guard.	superin- tendent.
at jail.	none.	none.	yes.	light whip- ping, 1.	foreman.	
in jail, if ill.	none.	none.	none.	whipping.	superintend- ent,	
at camp.		none.	no.	whipping,	superintend- ent.	commis- sioners.
in camp.	none.	none.	no.	whipping, 3.	superintend- ent.	com'rs, solicitor.

County Camps.	Are Prisoners Chained Together at Night?	Religious Services?	Boys Confined With the Men?	Where Are Pris- oners Kept on Sunday?	Material and Size.
Alamance	yes.	yes.	none.	at camp.	frame.
Beaufort (1)	yes,	no.	yes.	at camp.	tent.
Beaufort (2)	yes.	no.	yes.	at camp.	tent, 30x50.
Buncombe					
Cabarrus	one iron rod running through the building.	when given.	yes.	in and around camp.	frame, metal roof.
Columbus	stock chains.	yes.	yes.	in tent on stock chain.	2 tents, 20x30 and 15x20.
Craven	no.	occasional.	yes.	in camp under trees.	frame, metal roof,
Cumberland	yes.	sometimes.	yes.	at camp.	tents, 28x38.
Davidson	yes.	no.	none.	stockade.	frame, 18x36, 16x20,
Durham	yes.	yes.	yes.	at camp.	frame, 18x88.
Edgecombe	yes.	yes.	in camp.	in camp.	tents.
Forsyth	yes.	yes.	yes.	camp grounds.	frame, 20x74.
Gaston (1)	no.	yes.		quarters.	frame, 18x16.
Gaston (2)	no.	yes.		quarters.	frame, 18x10.
Granville	no.	no.	in camp.	in camp.	frame, 16x20½.
Guilford (1)	on a long chain.	yes.	no, house of correction.	in grove in sum- mer.	frame, 18x50.
Guilford (2)	on a long chain.	yes.	no.	in shade in sum- mer.	frame, 14x60.
Halifax	on one long chain.	yes.	none.	tent or yard.	tent, 45x24.
Haywood	yes.	yes.	none.	at camp.	frame.
Henderson	no.	no.	yea.	at camp.	frame, lined with sheet-iron, on wheels.
Iredell	to one long chain.	occasional,	none.	at camp.	frame, 90x24.
Lenoir	yes.		separate room.	at camp.	frame, 8x20.
McDowell	yes.	yes.		about the	frame, 20x40.

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Number of Rooms.	Fire Protection.	Ventilation.	Heat.	Bedding.	How Often is Drinking-water Provided?
2, 14x14.	none.	windows.	stoves.	sufficient.	at all times.
1, 24x50.	buckets.	all necessary.	stoves,	sufficient.	as needed.
1	buckets.	all necessary.	stoves.	sufficient.	as needed.
4 rooms, 2 cells.	buckets,	windows and doors.	stoves.	sufficient.	as needed.
2	buckets.	side of tent.	stoves.	sufficient.	all the time.
3	buckets.	windows and doors.	stove.	sufficient.	all the time.
1	none,	yes.	stoves.	sufficient.	as needed.
5	buckets.	windows.	heater.	sufficient.	as wanted.
3	buckets.	windows all around,	stoves. heaters.	sufficient.	all they want. wben wanted.
3	none.	windows.	coal heaters.	1 bed and 3	all the time.
3	buckets.	ventilated from	stoves.	blankets each, sufficient.	as desired.
3	buckets.	from top.	stoves.	sufficient.	as desired.
2	none.	windows and	stoves.	sufficient.	as needed.
3	barrels of water.	doors, windows,	stoves.	sufficient.	as wanted.
2	water.	windows and doors.	stoves.	sufficient.	as wanted.
2 if needed.	buckets.	raising cover.	heaters.	sufficient.	as wanted.
	none.	windows.	stoves.	sufficient.	as desired.
2	none,	windows.	stoves.	sufficient.	as wanted.
1	buckets.	windows.	stoves.	sufficient.	all hours.
1	small danger.	windows and doors.	stoves.	sufficient,	as needed.
12	none.	windows and otherwise.	stoves.	sufficient.	as needed.

County Camps.	Food.	Number of Meals.	Coffee or Other Warm Drink?	Required to Bathe?	When Are the Blankets Washed?	How Often is the Straw of Mat- tresses Changed?
Alamance	sufficient.	3	yes.	yes.	twice a year.	four times.
Beaufort (1)	all they can eat.	3	no.	yes.	as needed.	
Beaufort (2) Bertie	all they want.	3	no.	yes.	as needed.	
Buncombe						
Cabarrus	sufficient.	3	in cold weather.	yes.	once in 3 months.	once in 3 months.
Columbus	sufficient.	3	yes.	yes.	as needed.	once in 3 months.
Craven	sufficient.	3	no.	yes.		when worn out.
Cumberland	sufficient.	3	yes.	yes.	as needed.	buy new ones.
Davidson	sufficient.	3	no.	yes.	monthly.	monthly.
Durham	all they	3	yes.	yes.	as needed.	mattresses.
Edgecombe	all they want,	3	yes.	yes.	as needed.	burnt up and new ones
Forsyth	all they want.	3	yes.	yes.	as needed.	bought. every 30 to 60 days.
Gaston (1)	all they want,	3		yes.	monthly.	as needed.
Gaston (2)	all they want,	3		yes.	monthly.	as needed.
Granville	sufficient.	3	if sick.	yes.	monthly.	as needed.
Guilford (1)	sufficient.	3	yes,	yes.	as needed.	as needed.
Guilford (2)	sufficient.	3	twice a day.	weekly.	as needed.	as needed.
Halifax	all they want.	3		once a week.	4 times a year.	new ones 3 or 4 times a year.
Haywood	all they	3	yes.	yes.	as needed.	a year.
Henderson	want. all they want.	3	yes.	yes.	every two weeks.	every 5 weeks.
Iredell	sufficient.	3	yes.	yes.	as needed.	as needed.
Lenoir	sufficient.	3	yes.	yes.	weekly.	as needed.
McDowell	sufficient.	3	yes.	yes.	every two weeks.	once a month.

Free of Vermin?	How is Excreta Disposed of?	What Means Used for Cleanliness of Camp?	Hours of Work.	Number of Employees.	Salary of Super-	Guards,	Does the County Physician Make Monthly Inspec- tion and Report to Commissioners?
yes.	carried off.	disinfectants.	10	2	\$ 50.00	\$ 25.00	yes.
yes.	removed some dis-	disinfectants.	6 to 12, 2 to 6.	4	50.00	25.00	
yes.	tance. removed.	disinfectants.	6 to 12, 2 to 6.	4	50.00	25.00	
yes.	buckets, removed.	disinfectants.	10	7	70.00	1.50 per day,	yes.
yes.	burned or buried.	lime, water.	sun to sun.	5	75.00	35,00	no.
yes.		cleaned daily.	no special hours.	3 to 4	60.00	35.00	not specially.
yes.	buried.	disinfectants.	sun to sun, 1½ to 2 hours for dinner.	4	60.00	30.00 25.00 23.00	yes.
yes.	removed.	scalded.	10	2	2.80 per	1.10 per	yes.
yes.	buried.	soap and water.	10	6	day. 75.00	day. 30.00	yes.
yes.	buried.	cleaned daily.	10	5			yes,
			-				J.Co.
yes.	sink.	all means at our command.	sun to sun.	20	75.00	20.00	yes.
yes.	buried.	scoured.	10	4	60.00	1.50 per day.	yes.
yes.	buried.	scoured.	10	4	95.00	1.50 per	yes.
yes.	carried off.	disinfectants.	sun to sun.	3	60.00	day. 32.50	no.
yes.	removed.	cleaned daily.	reasonable mid-day rest.	5	60.00	22.50	not every month.
yes.	buried.	disinfectants.	no specified time, 2 hrs. at noon in	7	60.00	22.50	grand. jury.
yes.	barrels, removed.	soap and water.	summer.	8	2.00 per day.	1.00	yes.
yes.		soap and water.	10	3 or 4	40.00	20.00	yes.
yes.	removed in tubs.	all reasonable means.	10 in sum- mer, 9 in winter,	2	40.00	35.00	yes.
yes.	sink.	soap and brooms.	Winter,	3		1.50 and 1.00	inspect-
yes.	removed.	soap and water.	10	6	50.00	per day. 30.00 to 35.00	ing. yes.
yes.	buried.	every possible	10	4	50.00	25.00	yes.
		means.					

County Camps. County Camps								
Mecklenburg (2) Image: Control of the con	County Camps.	Total Number of Prisoners.	White Males.	Black Males.	Boys under 16.	Any Female Prisoners?	Are Whites and Blacks Confined in the Same Room?*	Are the Sick Well Cared for?
Moore 12 0 12 0 no. no. yes. Nash 39 1 38 0 no. curtain between. yes. fairly well. yes. Person 2 0 2 1 no. yes. Pitt 29 0 0 no. no. yes. Randolph 45 20 25 0 0 no. yes. Rowan (1) 64 21 43 5 sometimes. cook. ing, etc. no. yes. Rowan (2) 27 3 24 0 no. yes, separate divis. ions. Union 27 3 24 0 no. yes. Wake (1) 60 16 44 0 no. no. Wake (2) 35 4 31 1 no. same tents. yes. Wake (4) 35 4 31 1 no. no. yes.	Mecklenburg (1)	40				no.	yes, with divisions.	yes.
Nash	Mecklenburg (2)						-	
New Hanover 94 6 88 2 no. no. yes. Pasquotank 39 1 38 0 no. curtain between. yes. fairly well. yes.	Moore	12	0	12	0	no.	no,	yes.
New Hanover 94 6 88 2 no. no. yes. Pasquotank 39 1 38 0 no. curtain between. yes. fairly well. yes.								
Pasquotank 39 1 38 0 no. curtain between. well. yes. yes. fairly well. yes. Pitt 29	Nash							
Person 2 0 2 1 no. between. yes. yes. yes. Pitt 29 0 no. no. yes. Randolph 35 4 20 25 0 0 no. yes. Rowan (1) 64 21 43 5 sometimes. cook. ng., etc. no. yes. Rowan (2) 27 3 24 0 no. no. yes, separate divis. ions. Wake (1) 60 16 44 0 no. no. yes. Wake (2) 35 4 31 1 no. same tents. yes. Wake (4) 35 4 31 1 no. no. yes.	New Hanover	94	6	88	2	no.	no.	yes.
Person 2 0 2 1 no. between. yes. yes. yes. Pitt 29 0 no. no. yes. Randolph 35 4 20 25 0 0 no. yes. Rowan (1) 64 21 43 5 sometimes. cook. ng., etc. no. yes. Rowan (2) 27 3 24 0 no. no. yes, separate divis. ions. Wake (1) 60 16 44 0 no. no. yes. Wake (2) 35 4 31 1 no. same tents. yes. Wake (4) 35 4 31 1 no. no. yes.								
Person 2 0 2 1 no. between. yes. yes. yes. Pitt 29 0 no. no. yes. Randolph 35 4 20 25 0 0 no. yes. Rowan (1) 64 21 43 5 sometimes. cook. ng., etc. no. yes. Rowan (2) 27 3 24 0 no. no. yes, separate divis. ions. Wake (1) 60 16 44 0 no. no. yes. Wake (2) 35 4 31 1 no. same tents. yes. Wake (4) 35 4 31 1 no. no. yes.	Pasauotank	90	1	98	0	700	ourtsin	fairly
Pitt 29 0 no. yes. Randolph 45 20 25 0 Rowan (1) 64 21 43 \$ sometimes. cooking, etc. cooking, etc. sometimes. Rowan (2) 1 45 20 25 0 no. yes. Sampson 0 no. no. no. yes. separate divisions. Union 27 3 24 0 no. yes. separate divisions. Wake (1) 60 16 44 0 no. no. yes. Wake (2) 0 0 0 0 0 no. yes. Wake (4) 0 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>between.</td><td>well.</td></td<>							between.	well.
Randolph			U	-				-
Rowan (1) 45 20 25 0	X 100	20			0	110.		yes.
Rowan (1) 64 21 43	Randolph							
Composition	Rockingham	45	20	25	0			
Rowan (2)	Rowan (1)				1			
Sampson 27 3 24 0 no. yes, separate divisions. Wake (1) 60 16 44 0 no. no. yes, separate divisions. Wake (2) 30 30 30 31 1 no. no. no. yes. Wake (4) 35 4 31 1 no. same tents. yes. Wilson 32 1 31 1 no. no. yes.	7 (1)	64	21	43		cook-	no.	yes.
Union 27	Rowan (2)					ing, etc.		
Wake (1) 60 16 44 0 no. no. yes. Wake (2) 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Sampson					no.	no.	yes.
Wake (1) 60 16 44 0 no. no. yes. Wake (2)	Union	27	3	. 24	0	no.	yes, sepa-	yes.
Wake (2) Wake (3) Wake (4) Wayne 35 4 31 1 no. same tents. yes. Wilson 32 1 31 1 no. no. yes.								
Wake (3) Wake (4) Wayne 35 4 31 1 no. same tents. yes. Wilson 32 1 31 1 no. no. yes.	Wake (1)	60	16	44	0	no.	no.	yes.
Wake (4) 35 4 31 1 no. same tents. yes. Wilson 32 1 31 1 no. no. yes.								
Wayne								
Wilson								
Total*1,114 178 833 12 3	Wilson	32	1	31	1	no.	no.	yes.
	Total*	1,114	178	833	12	3		

^{*100} color not given.

Where and How Cared for?	Deaths Since September 1, 1907, to September 1, 1908.	How Many Known to Have Tuberculosis?	Are They Confined in the Same Room at Night With Other Prisoners?	Punishment,	By Whom?	By Whose Authority?
hospital Co. Home.	1 epileptic.	none.	no.	moderate restraint when needed.	superintend- ent.	commis- sioners.
physician.	none.	none,		no.		
hospital camp.	none.		yes.	5 to 15 lashes.	foreman.	
camp or jail.	none.	none.	yes.	flogging.	superintend- ent.	
every neces- sary atten- tion.	none.	none.	no.	flogging.	superintend- ent.	
at camp or jail.	none.	none.	no.	slight whip- ping occa- sionally,		
at camp or jail.	none.	none.	no.	slight whip- ping occa- sionally.	superintend-	commis-
physician, nurses.	none,	none.	no.	flogging.	ent. superintend- ent.	sioners. statutes,
in hospital if necessary.	none.	none.	no.	no.		
at camp.	none,	none.	no.	whipping several.	superintend- ent.	commis-
at camp.	2	none,	no.	no.		

County Camps.	Are Prisoners Chained Together at Night?	Religious Services?	Boys Confined With the Men?	Where Are Pris- oners Kept on Sunday?	Material and Size,
Mecklenburg (1)	no.	yes.	trusties, open yard.	in stock- ade.	frame, 18x90x12.
Mecklenburg (2)	chained to long chain.	no.	none,	in camp.	frame, 20x40.
Nash					
New Hanover	no,	yes.	yes.	in stockade fence.	frame.
Pasquotank	yes.	no.	yes,	at or near	canvas tent.
Person	yes.	no.	none.	in camp.	frame.
Pitt	yes.	no.	none.	in camp.	tents, 20x40.
Randolph					
Rockingham					
Rowan (1)	separately chained.	yes.	yes.	in camp.	16x50,
Rowan (2)	separately chained.	yes.	yes.	in camp.	12x16.
Sampson	yes.	occasional.		in camp.	tent 40x20.
Union	yes.	every Sunday,	none.	in the stockade.	frame 20x38.
Wake (1)	yes.	yes.	yes.	in camp.	frame, 4 remova- ble cars, 14x30.
Wake (2)					
Wake (3)					
Wake (4)					
Wayne	yes.	yes.	yes.	in camp.	tents.
Wilson	yes, when not in stockade.	yes.	corridor.	in stockade.	brick, 80x30.

Number of Rooms.	Fire Protection.	Ventilation.	Heat.	Bedding.	How Often is Drinking-water Provided?
1	bucket system.	windows at top.	stoves.	sufficient.	all the time.
2	none,	windows.	stoves.	straw with two blankets.	as needed.
4	barrels, extin- guishers.	ventilation in roof.	stoves.	matting, two double blankets	as needed.
1, 24x50 2 2	none.	plenty of ventilation. windows. windows.	stoves. stoves. heaters.	sufficient. sufficient. sufficient.	as needed. all the time, all the time.
2	barrels of water.	windows and doors.	stoves.	sufficient.	all the time,
2	barrels of water.	windows and doors.	stoves.	sufficient.	all the time,
1	none.	windows and doors, windows and doors.	stoves.	sufficient,	all the time.
1 room,	none.	windows.	stoves.	sufficient.	as wanted.
1 story, 2 rooms.	none. force pump and hose.	windows. windows, doors and otherwise.	stoves.	sufficient.	as needed.

County Camps.	Food.	Number of Meals,	Coffee or Other Warm Drink?	Required to Bathe?	When Are the Blankets Washed?	How Often is the Straw of Mat- tresses Changed?
Mecklenburg (1)	sufficient.	3, but- ter milk.		yes.	weekly.	weekly.
Mecklenburg (2)	all they	3	yes.	yes.	every two	occasionally.
	will eat.				weeks.	
Nash						
New Hanover	all they want.	3	no.	yes.	twice a month.	every 2 months.
Pasquotank	all they	3		yes.	as needed.	old mattress-
Person	can eat. sufficient.	3	no.	yes.	as needed.	es burned. as needed.
Pitt	all they can eat.	3		yes.	as needed.	as needed.
Randolph						
Rockingham				****		
Rowan (1)	all they want.	3	yes.	yes.	monthly.	as needed.
Rowan (2)	all they want.	3	yes.	yes.	monthly.	as needed.
Sampson	all they	3			as needed.	as needed.
Union	want. all they want.	3	yes.	yes.	as needed.	every quarter.
Wake (1)	sufficient.	3	yes.	yes,	monthly.	as needed.
Wake (2)						
Wake (3)						
Wake (4)						
	sufficient.	3	yes.	yes,	frequently.	buy new ones.
Wilson	sufficient.	3	yes.	yes.	yes.	as needed.

-		ALCOHOL: THE PARTY					
Free of Vermin?	How is Excreta Disposed of?	What Means Used for Cleanliness of Camp?	Hours of Work.	Number of Employees.	Salary of Supervisor.	Guards.	Does the County Physician Make Monthly Inspec- tion and Report to Commissioners?
yes.	sinks.	lime, disinfect- ants, change of clothes.	sun to sun.	5	\$ 100.00	\$ 45,00	yes.
yes.		disinfectants.	6 to 6	4	135.00 in all.		inspec- tion made, no formal report.
yes.	buried.	disinfectants.	sun to sun, 1 hour in winter and 2 in summer for dinner.	12	1- ALM 10-10-10-10-10-10-10-10-10-10-10-10-10-1	20.00	yes.
yes.	removed.	disinfectants.	usual hours.	5	60.00	30.00	yes.
yes.		all necessary	10	3	67.50	20.00	yes,
yes.	removed.	means. cleaned daily.	all day.	4	100.00	1.50 per day.	yes.
yes.	buried.	disinfectants.	9	8	60.00	35.00	yes.
yes.	buried.	disinfectants.	9	8	65,00	40,00	yes.
yes.		disinfectants.	7 a. m. to	4	50.00	20.00	yes.
yes.	removed daily.	disinfectants.	5:30 p. m. sun to sun, 2 hours off in summer.	one guard to ten	50.00	20.00	yes.
yes.	buried.	disinfectants.	10	men. 6	35.00	25.00	yes.
yes.	carried off.	disinfectants.	10	4	50.00	20,00	yes.
yes.	sewerage.	soap and water.	10	5	60.00	30.00	yes.

REPORTS OF COUNTY COMMISSIONERS-CONTINUED. MENTAL DEFECTIVES.

Insane.											
County.		Ja	il.			Но	me.				ded.
County.	White Men.	White Women.	Colored Men.	Colored Women.	White Men.	White Women.	Colored Men.	Colored Women.	Confined.	Epileptic.	Feeble-minded
Alamance	0	0	0	0	0	0	0	0	0	1	7
Alexander	0	0	0	0	3	0	0	0	1	2	2
Alleghany	0	0	0	0	0	0	0	0	0	0	2
Anson*	1	0	0	0	1	1	0	0	0	1	4
Ashe	0	0	0	0	0	0	0	0	0	2	5
Beaufort	0	0	0	0	-0	0	0	0	0	0	3
Bertie	0	0	0	0	0	0	0	0	0	0	2
Bladen	0	0	0	0	Но	me no	t in u	se.			
Brunswick	0	0	0	0	2	0	0	0	0	2	2
Buncombe	0	0	0	0	5	0	0	0	4	4	12
Burke	0	0	0	0	0	0	0	0	0	2	3
Cabarrus	0	0	0	0	- 1	0	1	0	1	1	5
Caldwell	0	0	0	0	0	0	0	0	0	0	5
Carteret	0	0	0	0	No	Hom	e.				
Camden	0	0	0	0	0	0	0	0	0	0	0
Caswell	0	0	0	0	0	0	0	0	0	0	0
Catawba	1	0	0	0	1	0	0	0	0	0	1
Chatham	0	0	0	0	0	3	2	3	2	3	10
Cherokee	0	0	0	0	0	1	0	0	0	0	- 0
Chowan	0	_ 0	0	0	0	0	0	3	0	0	0
Clay	0	0	0	0	0	- 0	0	0	0	0	0
Cleveland	0	0	0	0	. 0	- 0	0	0	0	2	3
Columbus	0	0	0	0	1	0	0	1	1	1	1
Craven	0	0	0	0	0	0	0	0	0	1	2
Cumberland	0	0	0	0	0	2	1	1	4	1	1
Currituck	0	0	0	0	No	Hom	e.				
Dare	0	0	0	0	0	0	0	0	0	0	0
Davidson	1	0	0	0	0	0	- 0	0	0	0	0
Davie	0	0	0	0	0	1	0	0	1	1	2
Duplin	0	0	0	0	0	0	0	0	0	2	0

REPORTS OF COUNTY COMMISSIONERS-CONTINUED. MENTAL DEFECTIVES.

		Insane.									
County.		Jail. Home,					ded.				
County.	White Men.	White Women.	Colored Men.	Colored Women.	White Men.	White Women.	Colored Men.	Colored Women.	Confined.	Epileptic.	Feeble-minded
Durham	0	0	0	0	2	6	3	1	4	1	0
Edgecombe	1	0	0	0	0	1	0	0	1	2	8
Franklin	0	0	0	0	0	1	0	0	0	1	9
Forsyth	0	- 0	0	0	3	0	1	0	4	2	20
Gaston	0	0	0	0	1	. 0	0	0	1	1	9
Gates	0	0	0	0	0	0	0	0	0	0	2
Graham	1	0	0	0	No	Hom	e.				
Granville	1	0	0	0	1	1	1	4	0	1	0
Greene	0	0	1	0	0	1	0	0	0	1	2
Guilford	0	0	0	0	0	1	0	1	2	3	6
Halifax					0	0	0	1	0	4	10
Harnett	0	0	0	0	0	0	0	- 0	0	0	0
Haywood	1	0	0	0	1	0	0	0	0	1	3
Henderson	0	0	0	0	1	0	0	0	1	0	1
Hertford	0	0	0	0	0	0	0	0	1	1	2
Hyde	0	0	0	0	0	0	0	0	0		
Iredell	1	0	0	1	0	3	0	0	3		11
Jackson	0	0	0	0	0	0	0	0	0	1	1
Johnston	0	0	0	0	2	3	0	0	3	2	7
Jones	0	0	0	0	0	0	0	0	0	0	0
Lee	Not	comp	leted.		No	Hom	e,				
Lenoir	. 0	0	1	0	0	0	0	0	0	1	
Lincoln	0	0	0	0	0	2	1	0	0	0	3
McDowell	1	0	0	0	0	1	0	0	0	1	4
Macon	0	0	0	0	0	0	0	0	0	0	5
Madison	0	0	0	0	0	0	0	0	. 0	0	4
Martin	0	0	0	0	1	0	0	0	0	2	
Mecklenburg	0	0	0	0	1	1	2	2	4	2	40
Mitchell	2	0	0	0	No	Hom	e.				
Montgomery	1	0	1	0	0	0	0	0	0	0	1

REPORTS OF COUNTY COMMISSIONERS—Continued.

REPORTS OF COUNTY COMMISSIONERS-CONTINUED. MENTAL DEFECTIVES.

				Ins	ne	1					
County.	Jail.				Home.						led.
	White Men.	White Women.	Colored. Men.	Colored Women.	White Men.	White Women.	Colored Men.	Colored Women.	Confined.	Epileptic.	Feeble-minded.
Warren	0	0	0	0	0	0	1	0	1	1	0
Washington	0	0	0	0	0	0	0	0	0	0	1
Watauga	0	0	0	0	0	1	0	0	1	1	1
Wayne	0	0	0	0	1	0	3	0	1	3	0
Wilkes	0	0	0	0	1	3	0	0	1	0	0
Wilson	0	0	0	0	1	4	4	1	0	0	7
Yadkin	0	0	0	0	1	0	0	0	1	1	2
Yancey	0	0	0	0	0	0	0	0	0	0	0
Total	19	1	5	2	*47	50	*20	24	60	103	344

^{*}Sex not given for 14 whites not counted in above. Sex not given for 24 colored.

Insane in jails	27
Insane in Homes	179
Epileptic	103
Feeble-minded	344
Total	626
Insane whites	111
Insane blacks	
Total	179

NEW LEGISLATION.

[Public Laws, Session of 1909.]

Chapter 18. To amend subsection 15 of section 1318, Revisal of 1905, relating to powers and duties of county commissioners. Authorized to establish and maintain wholly or in part one or more tuberculosis dispensaries or sanatoria.

Chapter 176. Relative to the property of insane people discharged from the insane asylums. Persons declared of unsound mind restored to legal rights by certificate of recovery, sworu and subscribed to by superintendent of hospital and recorded in the county of such persons' residence.

CHAPTER 484. An act to confer certain powers on the directors of State institutious in regard to land. Power given to grant privileges and ensements

Chapter 510. To issue bonds to carry out the act of 1907, for the care of the insane. Issue of \$500,000 four per cent forty-year bonds authorized; \$20,000 deficit of State Hospital at Morganton and \$11,000 at Goldsboro to be paid from the proceeds.

CHAPTER 443. Mode of capital punishment. Death by hanging abolished. Electrocution at the State's Prison. Warden or deputy to be executioner.

CHAPTER 747. Five thousand dollars for dormitory at Colored Orphan Asylum at Oxford. Governor to appoint building committee.

CHAPTER 779. To amend peusion law. Appropriation \$450,000.

RESOLUTION 36. To purchase suits of Confederate gray, one suit per year, for each veteran in the Soldiers' Home.

CHAPTER 684. Pension of \$6 per aunum as pocket money for the veterans in the Soldiers' Home.

Chapter 617. County commissioners authorized to levy and collect a tax of not more than 2 cents on property and 6 cents on polls for purposes of increasing pensions of Confederate soldiers and widows of such.

Chapter 822. Widows who were married to Confederate soldiers before January 1, 1868, entitled to pensions.

CHAPTER 831. To prevent boards of directors of State institutions from electing one of their number to any position under their coutrol. Forbidden to elect such person who is or has been a member of the board withiu six mouths.

CHAPTER 449. Appropriations.

CHAPTER 817. Reformatory for negro youth. Foulk's Reformatory and Manual-training School incorporated. If the State appropriates as much as \$15,000 for school, successors to trustees named to be

appointed, three by the Governor. Sixteen additional trustees to be appointed by the Governor if State makes appropriation for school; otherwise, by trustees named.

CHAPTER 832. Separation of white and colored prisoners. To be as complete as possible at all times.

CHAPTER 845. Reports from superintendeut and meetings of the directors of Sanatorium for Treatment of Tuberculosis.

CHAPTER 910. White epileptics to be cared for at the State Hospital at Raleigh.

Resolution 43. Contingent appropriation for care of epileptics at Raleigh not to exceed \$170 per capita.

RESOLUTION 48. In regard to higher education of the blind. National college at Washington, to ask for it, similar to the one for the deaf.

Resolution 52. Election of directors of Tuberculosis Sanatorium.

CHAPTER 917. An act to amend section 180 of Revisal. Forfeiture of right of custody of children by parents.

HEALTH.

Chapter 389. Au act to provide diphtheria autitoxin for indigent persons sick of diphtheria. State Board of Health to provide for a supply to be distributed to counties, cities or towns ou requisition. Five hundred dollars to carry act into effect.

CHAPTER 900, Adulterated food.

Chapter 808. Mineral waters to be analyzed. Tax on sale of waters. Nonresidents selling bottled waters to submit proof of purity.

Chapter 793. Board of Health. Powers in relation to inspection, supervision, preservation of water supplies and construction of water system defined.

CHAPTER 722. Registration of deaths in cities or towns of one thousand and over. Secretary of the State Board of Health to be State Registrar of Vital Statistics. Regulation of burial or removal permits and certificate of cause of death.

CHAPTER 706. Sanitary surroundings for State and educational institutions. Unlawful to keep swine or swine pens if petition against such keeping be presented by majority of qualified voters.

Chapter 707 (section 1051 of Revisal). Coroner to hold inquest at request of the solicitor.

Chapter 702. Courtrooms to be fumigated and put in sanitary condition during the week preceding court.

CHAPTER 713. Narcotic drugs to habitués. Punishment in the discretion of the court.

Chapter 881. To authorize the Board of Internal Improvements to require and take sufficient bonds of contractors on public works and buildings. Given charge of alterations or erection of public buildings

and authorized to employ a clerk. Member of the board making investigations to be paid a sum to be fixed by Governor and Council of State.

Chapter 733. Governor may appoint expert accountant to examine and check up books and accounts and to make such examination as is proper as regards books and accounts of State departments and institutions.

Chapter 500, Relating to the Board of Public Charities. Appointing members.

Chapter 899. Relating to Board of Public Charities. Expenses of members, secretary or other official for inspecting institutions paid.

Chapter 903. Appropriation of \$5,000 to enlarge the Dangerons Insane Department. From the Hospital Commission fund. To be expended by Prison Board.

Chapter 408. Upon subscription of \$40,000 by solvent individuals and \$60,000 by Watauga County and payment of \$10,000 on such subscription, not less than fifty nor more than one hundred and fifty convicts may, on approval of the Governor and Council of State, be hired to the company. Hire payable in stock, to be issued to State and penitentiary, credited on the books of the Treasnrer, with par value of the same.

Chapter 359 (Private Laws). Statesville Air Line Railroad. One hundred and fifty convicts to be furnished by the penitentiary, on approval of the Governor, and paid in common stock of the company.

SAFETY OF LIFE.

Chapter 446. Act requiring electric headlights on certain locomotive engines, 1,500 candle power. One-fourth of engines not now equipped to be so by April, 1910; one-fourth by April, 1911, 1912, 1913. Does not apply to switch engines and those used in the day. One hundred and twenty-five or less miles in length, or branched into the State 100 or less, not included.

Chapter 637. Hotels, lodging honses, places of amusement and all other honses where fire is likely to cause loss of life to be properly equipped with fire escapes and swinging doors and other means of egress.

Chapter 795. Manufacture, sale or gift of duplicate switch-lock keys forbidden.

CHAPTER 677. Fifty dollars instead of \$20 to be paid to mother of indigent children. (Section 924, Revisal.)

Chapter 336 (Private Laws). To amend compulsory school law of Asheville. Incorrigibles may be sent to Stonewall Jackson Training School.

Chapter 902. Money available to State Hospital Commission.

COUNTY INSTITUTIONS.

Chapter 641. An act to anthorize and empower the Board of Commissioners of Forsyth to adopt such rules and regulations for enforcing such discipline, etc., as are not inconsistent with laws of the State. Records to be kept, and prisoners having committed no infraction of discipline to be allowed, if sentenced for more than 12 months, five days, and for not less than six months, three days in diminution of sentence.

Chapter 413. To amend section 1318 of Revisal. Contracts in relation to county buildings not to be made until after advertisement for bids. Resolution of commissioners of Tyrrell Connty, authorizing issuance of bonds for jail, annulled. Board authorized to contract for erection of jail with the lowest bidder, after advertising for bids, and to issue bonds and to levy tax for the same.

Laws passed for the erection of new County Homes in Ashe, Lincoln, Yaneey, Surry and for additional land for Davie Home, not to exceed fifty acres and contignous to present farm.

For new jails, Mecklenburg, Iredell, Cabarrns, Tyrrell and Gaston. Chain gangs established in Macon, Caldwell, Bladen. Lee can establish a camp or hire out prisoners. McDowell to vote on chain gang for certain townships. Warren to work all misdemeanants for terms of less than two years on the county farm. Caswell to work on county farm. Columbus and Randolph to hire out or use for County Home. Prisoners awaiting trial in the jails of Lenoir, Person and Anson (Pitt obtained such a law two years ago), at their own request, can work in the camps, and if adjudged guilty such time shall count on their sentence; if freed, to be paid for the same.

APPROPRIATIONS TO CHARITABLE INSTITUTIONS.

[Session of 1909.]

The appropriations for maintenance made for the biennial period of 1909-1910 were, for each year, as follows:

	Annual.	Bie	nnium.
State Hospital at Morganton [1909]	175,000 190,000	}s	365,000
State Hospital at Raleigh	115,000		230,000
State Hospital at Goldsboro	80,000		160,000
Dangerous Insane Department	5,000		10,000
Schools for White Blind and Colored Blind and Deaf	65,000		130,000
School for the Deaf and Dumb	50,000		100,000
North Carolina Soldiers' Home	20,000		40,000
Oxford Orphanage	10,000		20,000
Oxford Orphanage for the Colored	5,000		10,000
State Tuberculosis Sanatorium	7,500		15,000
Stonewall Jackson Manual Training and Industrial School	10,000		20,000
Total			1,100,000

APPROPRIATIONS FOR IMPROVEMENTS, REPAIRS AND ADDITIONAL EQUIPMENT FOR THE BIENNIAL PERIOD, 1909-1910.

To be expended by Hospital Commission (available at once)	\$	\$ 214,000
School for the Deaf and Dumb. Morganton, for repairing and painting buildings	3,000	6,000
For erecting a new building	12,000	24,000
School for the Blind and Colored Blind and Deaf for purchase of books	100	200
Renewing heating plant, boilers, pianos and improvements	15,000	30,000
Stonewall Jackson Manual Training School	10,000	20,000
State Tuberculosis Sanatorium	15,000	30,000
Enlargement of the Dangerous Insane Department (Hospital Commission Fund)		5,000
For care of Confederate Soldiers' Cemetery, to be paid over to the Ladies' Memorial Association of Wake County	200	400
Oxford Orphanage for the Colored, for dormitory building		5,000
To liquidate indebtedness (Hospital Commission Fund):		
Hospital at Morganton		20,000
Hospital at Goldsboro		11,000
Total		370,600
Grand total for two years		1, 470, 000
Pensions to Confederate veterans and widows	450, 000	

AN ACT TO BE ENTITLED AN ACT TO AMEND CHAPTER 85, VOLUME 2 OF THE REVISAL OF 1905, RELATING TO THE BOARD OF PUBLIC CHARITIES.

The General Assembly of North Carolina do enact:

Section 1. That Joseph G. Brown, W. A. Blair, A. C. McAlister, Henry C. Dockery and Carey J. Hunter be and they are hereby appointed as the members of the Board of Public Charities of the State of North Carolina, and that their terms of office shall begin on July first, nineteen hundred and nine. That the said Carey J. Hunter and A. C. McAlister shall each hold their term of office for two years, and that Joseph G. Brown and Henry C. Dockery shall hold their offices for four years, and that W. A. Blair shall hold said office for a term of six years. That all vacancies occurring for any cause shall be filled by the appointment of the Governor for the unexpired term. He shall also appoint members of said board as the terms of those herein appointed expire, and that the term shall be six years.

Sec. 2. That all laws in conflict with this act are hereby repealed.
Sec. 3. This act shall be in force from and after its ratification.
Ratified this the 5th day of March, A. D. 1909.

AN ACT TO AMEND CHAPTER 66, VOLUME 1, REVISAL OF 1905, RELATING TO THE BOARD OF PUBLIC CHARITIES.

The General Assembly of North Carolina do enact;

Section 1. That section two thousand eight hundred and seven (2807) of the Revisal of one thousand nine hundred and five be and the same is hereby amended by adding at the end of said section the following: "Provided, that the actual expenses of the members of said board, or the secretary or such other official as hereafter may be appointed by said board, incurred while making such inspections of the charitable and penal institutions as the board may deem necessary, shall be paid."

Sec. 2. All laws or clauses of laws in conflict with this act are hereby repealed.

Sec. 3. This act shall be in force from and after its ratification. Ratified this the 9th day of March, A. D. 1909.

AN ACT TO REQUIRE ALL WHITE EPILEPTICS OF THE STATE
TO BE ACCOMMODATED, MAINTAINED AND CARED FOR
AND TREATED AT THE STATE HOSPITAL AT RALEIGH,

The General Assembly of North Carolina do enact:

SECTION 1. That whenever it becomes necessary for any white person of this State, afflicted with the disease known as epilepsy, to be

confined or to receive hospital treatment, such person shall be accommodated, maintained, cared for and treated at the State Hospital at Raleigh. Said epileptics shall be committed by the clerks of the Superior Courts of the several counties to said State Hospital at Raleigh in the manner now provided by law for the commitment of insane persons to the several hospitals for the insane, and when such person shall be committed it shall be the duty of the Superintendent of the State Hospital at Raleigh and he is required to receive such person and care for, maintain and treat him or her at said hospital at Raleigh: Provided, said superintendent shall find such person to be afflicted to such extent as to properly be a public charge; and Provided further, that any person so committed who is able to pay shall be charged actual cost of maintenance.

Sec. 2. That all epileptics now being confined and cared for and maintained at the State Hospital at Morganton shall be transferred from said State Hospital at Morganton to the State Hospital at Raleigh.

Sec. 3. That all laws and clauses of laws in conflict with any of the provisions of this act are hereby repealed.

SEC. 4. That this act shall be in force from and after the completion of the buildings now being erected at the State Hospital at Raleigh by the State Hospital Commission for the care and maintenance of white epileptics.

Ratified this the 9th day of March, A. D. 1909.

AN ACT FOR THE SEPARATION OF WHITE AND COLORED PRISONERS IN THE STATE PENITENTIARY AND IN THE COUNTY JAILS AND CONVICT CAMPS DURING SLEEPING AND EATING HOURS.

The General Assembly of North Carolina do enact:

Section 1. That white and colored prisoners shall not be confined or shackled together in the same room of any building or tent, either in the State penitentiary or at any State or county convict camp, during the eating or sleeping hours, and at all other times the separation of the two races shall be as complete as practicable.

Sec. 2. That any officer or employee of either the State or any county in the State having charge of convicts or prisoners who shall violate or permit the violation of this act shall be guilty of a misdemeanor, and upon conviction shall be fined not more than fifty dollars or imprisoned not more than thirty days.

Sec. 3. That this act shall be in force from and after its ratification.

Ratified this the 8th day of March, A. D. 1909.

AN ACT TO PRESCRIBE THE MODE OF CAPITAL PUNISH-MENT IN NORTH CAROLINA,

The General Assembly of North Carolina do enact:

Section 1. That death by hanging nuder sentence of law in North Carolina shall be and is hereby abolished and electrocution or death by electricity substituted therefor.

Sec. 2. The mode of executing a death sentence must in every case be by cansing to pass through the body of the convict or felon a current of electricity of sufficient intensity to cause death, and the application of such current must be continued until such convict or felon is dead; and the warden of the penitentiary of North Carolina or, in case of his death, inability or absence, a deputy warden shall be the executioner; and when any person, convict or felon shall be sentenced by any court of the State having competent inrisdiction to he so executed, such punishment shall only be inflicted within a permanent death chamber which the superintendent of said State penitentiary is hereby authorized and directed to provide within the walls of the North Carolina penitentiary at Raleigh, North Carolina. The superintendent of said State penitentiary shall also cause to be provided, in conformity with this act and approved by the Governor and Conncil of State, the necessary appliances for the infliction of the punishment of death in accordance with the requirements of this act. For the expenses of such appliances a sum not exceeding one thousand dollars shall be allowed and paid out of the treasury upon the warrant of the Auditor of the State.

Sec. 3. That upon the sentence of death being pronounced against any person in the State of North Carolina convicted of a crime pnnishable by death it shall be the dnty of the judge pronouncing such death sentence to make the same in writing, which shall be filed in the papers in the case against such convicted person, and a certified copy thereof shall be transmitted by the clerk of the Spperior Conrt in which such sentence is pronounced to the warden of the State penitentiary at Raleigh, North Carolina, not more than twenty nor less than ten days before the time fixed in the judgment of the conrt for the execution of said sentence; and in all cases where there is no appeal from said sentence of death and in all cases where said sentence is pronounced against a prisoner convicted of the crime of rape it shall be the duty of the sheriff, together with at least one deputy, to convey to the penitentiary at Raleigh such condemned felon or convict forthwith upon the adjoirnment of the court in which said felon was tried, and deliver said convict or felon to the warden of said penitentiary: Provided, that in all cases where an appeal is taken from the death sentence by any person or persons convicted of a crime pnnishable by death, except the crime of rape, such convicted felon or convict shall not be taken or conveyed to said penitentiary unless,

in the judgment of the sheriff of the county in which said felon was tried and the solicitor prosecuting said felon, it shall be deemed necessary for the safety and safe-keeping of said convicted person or felon during the pendency of said appeal.

Sec. 4. The said warden or deputy warden (in case of the disability, death or absence of the warden), unless a suspension of execution be ordered, shall cause the person, convict or felon against whom the death sentence has been so pronounced to be electrocuted as provided by section two of this act. At such execution there shall be present the warden or deputy warden, the surgeon or physician of the penitentiary and twelve respectable citizens. The counsel and any relatives of such person, convict or felon and a minister or ministers of the gospel may be present if they so desire.

Sec. 5. The warden, together with the surgeon or physician of the penitentiary, shall certify the fact of the execution of the coudemned person, convict or felon to the clerk of the Superior Court in which such sentence was pronounced, and said clerk shall file such certificate with the papers of the case and enter the same upon the records thereof.

Sec. 6. Should the condemned person, convict or felon be granted a reprieve by the Governor or obtain a writ of error, or a new trial be granted by the Supreme Court of the State of North Carolina, or should the execution of the sentence be stayed by any competent judicial tribunal or proceeding, notice of such reprieve, new trial, appeal, writ of error or stay of execution shall be served upon the warden or deputy warden of the penitentiary by the Sheriff of Wake County, in case such condemned person is confined in said penitentiary, or upon any sheriff having the custody of any such condemned person, also upon the condemned person himself. In case of an appeal, should the Supreme Court find no error in the trial or should the execution of the sentence be stayed by any competent judicial tribunal of proceeding, such condemned person, convict or felon shall be executed as is provided in section two of this act, the Governor of North Carolina setting the day for said execution; and it is hereby made the duty of said Governor to set the date for said execution and notify the warden of the penitentiary thereof.

Sec. 7. Should a new trial be granted the condemned person, convict or felon against whom sentence of death has been pronounced, after he has been conveyed to the penitentiary, then he shall be conveyed back to the place of trial by such guard or guards as the warden of said penitentiary shall direct, their expenses to be paid as is now provided by law for the conveyance of convicts to the penitentiary.

Sec. 8. Nothing in this act shall be construed to alter in any manner the execution of the sentence of death imposed on account of any crime or crimes committed before the ratification of this act. SEC. 9. Upon application, written or verbal, of any relative as near as the degree of fourth cousin of the person executed, made at any time prior to the execution or on the morning thereof, the body, after execution, shall be prepared for burial under the supervision of the warden or deputy warden and shall be returned to the nearest railroad station of the relative or relatives asking for such body. The cost of preparing said body for burial, including transportation, shall in no case exceed the sum of fifty dollars, and shall be paid by the State of North Carolina upon a warrant of the Auditor of said State. In the event that no relative asks for the body of such executed person, convict or felon, the same shall be disposed of as other bodies of convicts dying in the penitentiary.

Sec. 10. That this act shall be in force from and after its ratification.

Ratified this the 6th day of March, A. D. 1909.

JAILS-HOW TO BE CONSTRUCTED.

The Constitution, Article XI, section 6: It shall be required by competent legislation that the structure and superintendence of penal institutions of the State, the county jails and the city police prisons secure the health and comfort of the prisoners, and that male and female prisoners be never confined in the same room or cell.

Section 1336, Chapter 24, Volume I, Revisal of 1905: Five apartments.—The common jails of the several counties shall be provided with at least five separate and suitable apartments, one for the confinement of white male criminals, one for colored male criminals, one for colored male criminals, one for other prisoners.

Section 3660, Chapter 81, Revisal of 1905: In improper apartments.—If the sheriff or jailer shall wantonly or unnecessarily confine those committed to his custody in any apartment other than that provided and designated by law for persons of the description of the prisoner, he shall be guilty of a misdemeanor.

PAGE 206, BIENNIAL REPORT OF THE ATTORNEY-GENERAL, 1907-1908.

BOARD OF PUBLIC CHARITIES,

Raleigh, N. C.

Replying to your favor requesting an opinion as to the meaning of the word "apartment," iu section 1336 of the Revisal, I would say that there is a marked distinction in the words "cell," "room" and "apartment." A cell is a very small and close place, used for the confinement of prisoners. A room is a particular portion of space reserved for the occupation of some person or object. An apartment is a larger and more comprehensive term than either of these, and may include both. I would say that an apartment is a distinct division of a building, separated from the other parts of the building.

Under section 1336 of the Revisal of 1905, a jail should be constructed somewhat as follows: One floor should be divided into two apartments, separated by a hallway, each apartment being subdivided into cells, in the one apartment to be confined the white male prisoners and in the other the white female prisoners. The second floor should be divided into two apartments and each apartment subdivided into cells, and in one of these apartments the colored male prisoners should be confined and in the other the colored female prisoners. Now, as to the other apartment, which it says is for other prisoners, I should construe that to mean for the criminal insane persons, and it seems that this should be separate and apart from the other apartments, or it could be placed upon the third floor of the building or in an adjoining wing or an outhouse of the building. There should be a solid partition between the whites, the blacks and the criminal insane, as the intention is to not allow any communication of any kind whatever between the races. It seems to me that the fifth apartmentthat is, the one for the criminal insane-should be subdivided into two apartments, in order that the races may be separated. * * *

> HAYDEN CLEMENT, Assistant Attorney-General,

COUNTY SUPERINTENDENTS OF HEALTH,

[Chapter 95, Revisal of 1905.]

Section 4445: Duties_of.—The duty of the county superintendent of health shall be to carry out, as far as possible, such work as may be directed by the sanitary committee and by the State Board of Health. He shall always promptly advise the secretary of the State Board of Health of the unusual prevalence of disease in his county, especially of typhoid fever, diphtheria, yellow fever, smallpox and cholera. He shall make the medico-legal post-mortem examinations for coroners' inquests, attend the inmates of the home for the aged and infirm and the prisoners in the jail or convict camps of his county, and make examination of lunatics for commitment. He shall be the sanitary inspector of the home and jail, including concict camps of his county, making MONTHLY REPORTS to the board of county commissioners and to the secretary of the State Board of Health.

AN ACT PROVIDING FOR THE SEPARATION OF PRISONERS SUFFERING WITH TUBERCULOSIS FROM OTHER PRISONERS.

[CHAPTER 567, PUBLIC LAWS 1907.]

The General Assembly of North Carolina do enaet:

Section 1. That the Board of County Commissioners of the respective counties of North Carolina shall provide in the jailhonse or in any camp or place where prisoners are committed for keeping or sentenced to a term of imprisonment in any county in the State of North Carolina, separate cells or rooms or a place in which shall be confined any prisoner or prisoners who may be committed for keeping or sentenced to said prison or place of confinement for a term of imprisonment, who has been examined by the County Superintendent of Health and pronounced by the said County Superintendent of Health as being affected with tubercolosis.

Sec. 2. That it shall be the duty of any sheriff of any county when a prisoner is placed in his custody for the purpose of being committed to jail or any place of confinement mentioned in this act, who said sheriff has been informed or has any reason to believe or snspect is suffering with tuberculosis, to have any such prisoner examined by the County Superintendent of Health, and if said prisoner shall be pronounced by said County Superintendent of Health as a tuberculous prisoner, then said prisoner shall be separated from the other prisoners and confined in a separate cell or place provided for by this act.

SEC. 3. That it shall be the duty of the Board of Directors of the State's Prison to provide separate cells or apartments in the said State's Prison in which shall be kept any prisoner or prisoners who may be sentenced to that institution for a term of imprisonment, who after being examined and pronounced by the physician in charge as being affected with tuberchlosis.

Sec. 4. That the cells and places of confinement provided for in this act for prisoners affected with tuberculosis shall be kept exclusively for said tuberculous prisoners, and under no circumstances or condition shall any other prisoner be committed or sentenced to the institutions and places of imprisonment mentioned in this act, who is well and not affected with tuberculosis, be confined in the cells or places of confinement therein provided for tuberculous prisoners: Provided for in this act, either in the conty jail or camps or the State's Prison, have been used and occupied by any prisoners affected with tuberculosis, the said cells or places of confinement shall not be used for any other prisoners until the County Superintendent of Health or the physician in charge and health authorities of the State's Prison have been notified, and the said cells or places of confinement

have been thoroughly fumigated and disinfected under the supervision of the said County Superintendent of Health or the physician in charge and the health authorities of said State's Prison, in the manner prescribed and required by the State Board of Health.

SEC. 5. Whenever any prisoner or prisoners shall be committed to any of the prisons or places of confinement designated in this act, it shall be the duty of the sheriff of the county or the warden of the State's Prison, as the case may be, in the event any such prisoner or prisoners be known or snspected by said anthorities to be suffering with tuberculosis, to have any such prisoner or prisoners examined by the Connty Superiutendent of Health or the physician in charge within five days after they have been committed or sentenced to said prison.

Sec. 6. That nothing contained in this act shall be so construed as to interfere with or prevent the county or State authorities from working together all prisoners on public works as now provided for by law.

Sec. 7. That any person or persons violating any of the terms or provisions of this act shall be guilty of a misdemeanor and upon conviction shall be punished in the discretion of the court.

Sec. 8. This act shall be in force from and after August first, one thousand nine hundred and seven.

In the General Assembly read three times, and ratified this the 4th day of March, A. D. 1907.

RULES FOR THE MANAGEMENT OF PRISONERS HAVING CONSUMPTION.

- 1. They should be confined in a special cell, or compartment, with a sunny exposure, if possible.
- 2. They should have their own special drinking-cups and tableware.
- 3. They should be provided with spit-cups with handles, so that they can be held near the mouth. Some antiseptic solution, or at least water, to prevent the drying of the spit before it is destroyed, should be put in the cup. The cups should be scalded out every day.
- They should be absolutely forbidden to spit on the floor or walls and made to use the spit-cups always.
- 5. They should be supplied with the most nutritious food that circumstances will permit.
- They should be allowed as much fresh air as possible—day and night.
- 7. They should not be required to do any work that will tire them, as fatigue is harmful.

S. The cell or room when vacated by a consumptive should be immediately disinfected, by washing the entire interior of an iron cell and the wood-work, in case of a room, with a 1-1000 solution of bichloride of mercury. Plastered wall should be whitewashed.

RICHARD H. LEWIS, Secretary State Board of Health.

RULES AND REGULATIONS FOR THE CONDUCT OF PRIVATE INSTITUTIONS FOR THE CARE AND TREATMENT OF IX-SANE PERSONS, IDIOTS, FEEBLEMINDED PERSONS AND INEBRIATES.

No. 1. All persons desiring to open or maintain an institution for the treatment and care of insane persons, idiots, feebleminded persons or inebriates must apply for license as per form prescribed, which will be sent to them upon request by the Secretary of the Board of Public Charittes, Raleigh, North Carolina.

No. 2. License will be granted noon such application, no objection appearing, and will be issued in the form approved by the board and attached to these regulations.

No. 3. Said license shall be good for the period therein named, but may be vacated and annulled at any time, by action in the Superior Court of Wake County, by the Board of Public Charities when it shall appear to the satisfaction of said board that the managers of said institution for insane persons, idiots, feebleminded persons or inebriates have been guilty of gross neglect or of cruelty or immorality.

No. 4. Said license shall be exposed to public view in the office of the superintendent of said institution.

No. 5. The superintendent of said institution for the care and treatment of insane persons, idiots, feebleminded persons or inebriates, shall file with the Board of Public Charities a copy of its by-laws, rules and regulations for its daily governance, and a statement of its rates of charges.

No. 6. The said institution shall be open to the inspection of the Board of Public Charities or any representative thereof, which inspection shall be performed when and as often as the board may see fit.

No. 7. The superintendent of said institution shall report to the Board of Public Charities, on the first days of January and July, respectively, of each year, in reply to inquiries duly sent from the office of the board; and said inquiries shall always include in their number the names of the officers of the institution, the number and residence of all patients in the institution, and of those admitted and discharged during the preceding six months, and such other matters as may be necessary for the full information of the inspecting or reporting representative of the board.

No. 8. The hooks of the institution shall at all times be open to the inspection of the Board of Public Charities or any member thereof.

No. 9. The superintendeut of the institution for the care and treatment of insane persons or inebriates, or its active medical officer, shall he a physician in good standing, holding license from the State Medical Board of North Carolina,

No. 10. The female department, if any, shall he wholly separated from the male department.

No. 11. The chief attendants in both departments shall be trained nurses.

No. 12. In the event of a death in the institution, if no resident consulting physician has been in attendance, the coroner shall be notified to take action.

No. 13. Such additions to these regulations will be made as experience may require.

FORM OF APPLICATION FOR LICENSE.

To the Board of Public Charities of North Carolina:

In compliance with chapter 1 of the Public Acts of 1899, heing an
act concerning private hospitals or homes for the care and treatment
of the insane, inebriates, idiots and feehleminded persons, I,
of the town of, county of, State of North Caro-
lina, hereby apply for a license to conduct and maintain within this
State an institution for the treatment and detention of;
and I promise to obey the law and to ahide by the regulations of the
Board of Public Charities. I declare and state that the proposed
location of such institution is in the town of, county of
State of North Carolina.

location of such institution is in the town of county of
State of North Carolina.
(Describe the institution.)
The number of persons for whom accommodations will be provided
is; the name of the person to be placed in charge is
; and I also further declare that the said is a
physician in good standing, holding license from the Medical Board
of North Carolina, and has had an experience of years'
medical attendance in
(Give names below of three reliable persons as reference.)
Dated at this day of A D 19

Subscribed and sworn to before me, this day of 19....

LIST OF STATE INSTITUTIONS, PRIVATE HOSPITALS, ORPHANAGES AND OTHER BENEVOLENT INSTITU-TIONS.

STATE INSTITUTIONS.

Name.	Superintendent,	Location,
Dangerous Insane Department	Jas. R. Rogers, M. D	Raleigh.
North Carolina Soldiers' Home	Capt. R. H. Brooks	Raleigh.
Oxford Orphanage for Colored Children	John Cheatham	Oxford.
Oxford Orphanage for White Children	Col. W. H. Hicks	Oxford.
School for the Deaf and Dumb	Prof. E. McK. Goodwin	Morganton.
School for the Blind and Deaf	Prof. John E. Ray	Raleigh.
State Hospital at Goldsboro	Dr. W. W. Faison	Goldsboro.
State Hospital at Morganton	Dr. John McCampbell	Morganton.
State Hospital at Raleigh	Dr. Jas, McKee	Raleigh.
State's Prison	J. J. Laughinghouse	Raleigh.
Stonewall Jackson Manual Training and Industrial School	Walter Thompson	Concord.
Tuberculosis Sanatorium	Dr. J. E. Brooks	Montrose (near Aberdeen.)

HOSPITALS (PRIVATE AND THOSE RECEIVING MUNICIPAL AID).

Name.	Superintendent.	Location.
Asheville Mission Hospital	Miss Mary P. Laxton	Asheville.
Atlantic Coast Line		Rocky Mount,
Billingsley Hospital		Statesville.
Charlotte Sanatorium	Miss E. E. Cherryman	Charlotte.
Biggs Sanatorium	Dr. Biggs	Greensboro.
Central Carolina Hospital	Dr. J. P. Monroe	Sanford.
Cragmont Sanatorium	Dr. I. J. Archer	Black Mountain.
Clarence Barker Memorial	Miss Mary Trise	Biltmore.
Davidson Hospital		Davidson.
Dr. Long's Sanatorium	Dr. Henry Long	Statesville.
Goldsboro Hospital		Goldsboro.
Good Samaritan (colored)	Miss Anna Robertson	Charlotte.

HOSPITALS (PRIVATE AND THOSE RECEIVING MUNICIPAL AID).—CONTINUED.

Name.	Superintendent,	Location.
Highsmith Hospital Co.	Dr. J. F. Highsmith	Fayetteville.
James Walker Memorial Hospital	Dr. Ralph B. Seem	Wilmington.
Junior Order Hospital		High Point.
Leonard Medical School Hospital (colored)	Shaw University	Raleigh.
Lincoln Hospital (colored)	Dr. C. H. Shepard	Durham.
Mercy General Hospital	Sister M. Dolores	Charlotte.
Pickford Sanitarium (colored)	Dr. L. A. Scruggs	Southern Pines.
Pittman Hospital	Miss M. T. Shackleford	Tarboro.
Presbyterian Hospital	Miss Ella H. MacNichols -	Charlotte.
Rex Hospital	Miss Ella I. Harris	Raleigh.
Rutherford Hospital	Dr. Henry Norris	Rutherfordton.
St. Agnes (colored)	Mrs. A. B. Hunter	Raleigh.
St. Leo's Hospital	Sister Veronica	Greensboro.
St. Luke's Hospital	Dr. J. H. Marsh	Fayetteville
St. Peter's Hospital	Mrs. John Wilkes	Charlotte,
Salisbury Hospital		Salisbury.
Sanitarium		Kinston.
Slater Hospital (colored)	A. J. Brown	Winston-Salem.
S. R. Fowle Memorial Hospital	Miss Julia A. Smith	Washington.
Stewart Sanatorium	Miss M. Covington	New Bern.
Thermal Belt Sanitarium	Dr. W. R. Engel	Tryon.
Twin City Hospital	Miss Eugenia Henderson	Winston-Salem.
Watts Hospital	Miss Mary Wyche	Durham.
Wilson Sanitarium	Miss Cleone Hobbs	Wilson.
Winyah Sanatorium		Asheville.
	1	

LICENSED HOSPITALS FOR CARE OF INSANE AND INEBRIATES.

Name.	Superintendent,	Location.
Broadoaks Sanatorium	Dr. Isaac M. Taylor	Morganton.
Dr. Carroll's Sanitarium and Highland Home	Dr. Robert S. Carroll	Asheville.
Dr. McKanna's Sanitarium	Dr. J. J. McKanna	Reidsville.
Telfair Institute	Dr. W. C. Ashworth	Greensboro.
Williams' Private Sanatorium	Dr. B. B. Williams	Greensboro.

ORPHANAGES AND CHILD-CARING INSTITUTIONS.

dent. Location	n. ·
on Charlotte.	
Asheville.	
Thomasville	е.
hairman Asheville.	
Charlotte.	
er Elon Colleg	e.
Winston-Sa	ılem.
er Charlotte,	
ry Marion.	
ton Asheville	
ton Asheville.	
iard Asheville.	
Raleigh.	
erly Crescent.	
Greensboro	
Goldsboro.	
Barium Spr	ings.
Greensboro	
Raleigh.	
Belmont.	
Sanford.	
ith Charlotte.	
i	th Charlotte.

PERMANENT HOMES FOR THE OLD.

Name.	Superintendent,	Location.
Catherine Kennedy Home	Mrs. Roger Moore, Pres,	Wilmington.
Odd Fellows' Home for Aged Odd Fellows-	J. F. Brinson	Goldsboro.
Salem Home (for women)	Mrs. M. E. Vogler	Winston-Salem.
St. Luke's Home (for women)	Mrs. B. F. Dixon, Pres	Raleigh.

ORGANIZATIONS FOR RELIEF OF THE POOR IN THEIR HOMES.

Name.	Superintendent.	Location.
Associated Charities	Miss A. I. Slaughter	Asheville,
Associated Charities	Mrs. R. D. Blacknall -	Durham.
Associated Charities		Charlotte.
Associated Charities	W. E. Bowers	High Point.
Associated Charities	Rev. R. S. Stephenson	Raleigh.
Associated Charities	Miss Carrie L. Price	Wilmington.
Associated Charities	Miss Annie Grogan	Winston-Salem.
Associated Charities		Salisbury.
Ladies' Benevolent Society	Mrs. Weil, President	Goldsboro.

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